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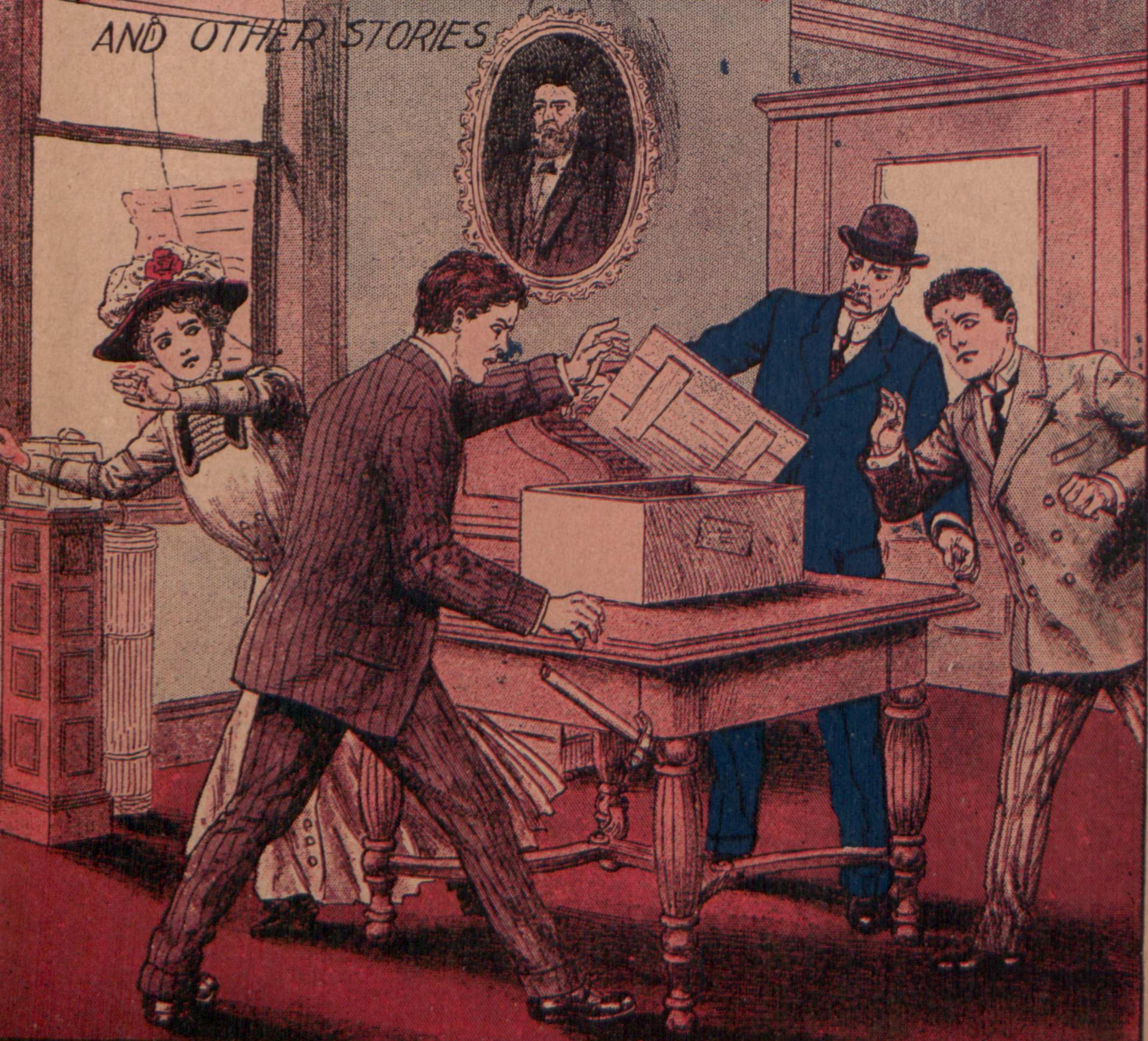
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FRIENDS AND FORTUNE. VOLUME II. FAMILY.

THE OLD BROKER'S HEIR; OR, THE BOY WHO WON IN WALL STREET. SEE IT MADE WAY.

AND OTHER STORIES

BY A SELF-MADE MAN.



Hardly had Bob wrenched the cover off the box when a sound like the ticking of a clock reached the ears of the four. "Creation!" cried Bob. "This may be an infernal machine." Edna screamed. The others started back aghast.

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"And how much time did you waste talking to some friend of yours on the way back?" snorted the cashier, who was not particularly friendly with Bob.

"No time at all. All the talking I did was in the Exchange while waiting for Mr. Hopkins to show up."

"Well, take this note down to Greene, in the Mills Building, and see that you get back in time to carry the day's receipts to the bank."

"Yes, sir," and Bob was off again.

He got a hustle on this time to show the cashier that he could do his errands up brown when nothing interfered to stop him.

He got back to the office at a quarter of three and reported.

The cashier had the book, money and checks ready for him in the little bag he always carried to the bank.

Bob stepped inside the brass partition, took the bag, slung the leather strap around his shoulder and started off once more, this time bound for the Manhattan National Bank, where Mr. Hopkins was a depositor.

By this time he felt sure that his stock had been sold.

There had been no slump as yet of the market, and the uproar at the Exchange still went on, louder and more exciting than ever as the day's session was rapidly drawing to its close.

When Bob reached the bank he found his friend Dick Smart ahead of him in the line that reached halfway from the receiving teller's window to the door.

Bob got in after the last man and, reaching forward, tapped Dick on the shoulder.

"Hello, Bob," said Dick, recognizing him. "Fix up that matter all right?"

The "matter" he referred to was the sale of Bob's twenty shares of O. & M.

"Yes. I'm out from under now, I guess."

Dick moved up and the line followed him.

In a few minutes he reached the receiving teller's window, transacted his business and stepped aside to wait for Bob.

Five minutes later they left the bank together.

Wall Street was full of customers who had left the different brokers' offices as soon as the Exchange closed for the day.

Everybody was talking about the phenomenal boom of O. & M., and figuring how much higher it was likely to go.

Nobody doubted now that a powerful syndicate was at the back of it and that the combine could hold the price up as long as the members of it were interested in doing so.

All the attacks of the bears who were "short" on the stock had failed to unsettle the boom, and the bulls were jubilant and hopeful of continued success next day.

"Everybody almost is a bull just now," remarked Dick.

"But if a slump sets in where will they all be?" laughed Bob.

"On the run toward the soup tureen," chuckled Dick.

"I'm mighty glad I'm out of the fight," said Bob.

"So am I. How much do you think you'll be worth when you get your check from the bank?"

"About \$750."

"And I'll be worth \$325. That's about three times as much money as I ever owned before in my life. If my old man knew I was worth that much, he wouldn't rest till he got it all away from me, for he doesn't believe in boys having control of a large sum of money. All the same, some boys can use money to better advantage than men."

"Then you don't mean to tell him about your haul in O. & M.?"

"I should say not, and you wouldn't, either, if you were in my shoes."

"You are fortunate in having a father and mother. I'm an orphan, as you know. The only home I have is my room at the boarding-house kept by Mrs. O'Gallagher."

"You have one advantage—you're your own boss."

"That isn't always an advantage. I'd sooner have a real home like you have than have to depend on the cold hospitality of a boarding-room. Suppose I was taken sick, off I'd be carted to a hospital. No, siree; being your own boss, as you call it, isn't such a snap as you seem to think it is."

The boys, having reached the entrance of the building where Bob worked, they parted, and our hero took the elevator up to the third floor to turn the bankbook over to the cashier.

CHAPTER II.

FRIDAY THE THIRTEENTH.

Next morning the tide of speculators set in toward Wall Street again.

The financial page in the different daily papers spoke so favorably of the continuation of the rising market that many new lambs ventured downtown with money withdrawn from their savings bank accounts eager to get into the swim.

Bob got down early and put in his time before the rest of the force came in reading the Wall Street papers left at the office, and in going over the previous day's market report.

He made it a point to keep abreast of the times in Wall Street, for he believed that was the right thing for him to do.

Edna Prescott, Mr. Hopkins' stenographer, came in earlier than usual, for she had a lot of work ahead of her, and she wanted to clean up some of it before her employer came down.

The rest of the employees were not so eager to get to their desks and did not turn up a second before the time limit.

The girl gave Bob a smile and a "good-morning" as she passed into the counting-room, and five minutes afterward the young messenger went in, too, and stopped at her desk.

"You've got your hands full, I see, so I won't bother you," he said.

"Oh, you aren't bothering me. I can work and hear you talk at the same time," she replied, for she liked to have the boy around.

He had made himself pretty solid with her by doing many favors for her.

Then Bob was a polite, gentlemanly boy, who never got "fresh" with her like two or three of the clerks tried to do, particularly Mason Hopwood, the cashier's nephew and general assistant.

"I'm thinking this is going to be another strenuous day on the Exchange," said Bob. "Ever since Monday, when the market began booming like a house afire, the boardroom has been in a fever of excitement. Yesterday afternoon, had you been in the gallery, you'd have thought a combination football match was under way on the floor. In fact, it was like a riot on a small scale. It's a wonder to me that some of the traders don't go under with heart failure in the rush. I guess there can't be many weak hearts among the brokers. The O. & M. boom is the biggest thing that has hit the Street this year. Lots of people are making money out of it; but there is sure to be a reaction pretty soon, and then a whole lot of the speculators as well as regular traders, are going to get hit hard. I hope nothing happens to disturb things to-day, but this is a hoodoo day in Wall Street."

"Why, how is that?" asked the stenographer, stopping at her work and looking at the boy.

"Haven't you noticed that it is Friday?"

"Of course, I know that; but Friday isn't a particularly unlucky day in Wall Street."

"This Friday happens to be the thirteenth of the month. There have been several panics on Friday the 13th in the past, and I am afraid that O. & M. is ripe for trouble."

"What makes you think it is?"

"Because it's selling way above its normal value. The moment the syndicate that is behind it withdraws support something is going to happen; and it will happen so quick that it will take away a good many people's breath."

Edna said nothing, but resumed her work.

"I'll bet the more superstitious among the traders will start in to unload this morning. This of itself is likely to unsettle prices—that is, if the sellers are more numerous than the buyers. You may also take my word for it that if the market shows signs of weakening, the bears are going to jump in and do their best to demoralize things generally. A slump is the only thing that will save many of them from ruin, or the next thing to it."

The appearance of two of the clerks caused Bob to cut out further talk with the pretty operator.

He went into the lavatory, made a bluff of washing his hands, and then went back to his post.

At half-past nine Broker Hopkins came in and was presently busy over his mail.

Ten minutes later Bob was sent on the first errand of the day.

By that time the brokers' offices were filling up with customers, and not a few, as Bob had conjectured, were giving in their selling orders because they feared that something might happen on that fateful day.

When Bob returned to the office Mr. Hopkins had gone to the Exchange.

Fifteen minutes later he was sent with a note to him.

He was not surprised to find the board-room in a turmoil as strenuous as that of the preceding afternoon.

The bears had unexpectedly developed fresh strength and were making a desperate fight for the ascendancy.

The bulls were fighting them off; but their position was not so strong as on the preceding day.

Bob was back and forth between the office and the Exchange when not out on other errands.

He scarcely had a moment's rest from the time he started out on his first errand.

He met Dick Smart twice on the street, but neither had time to more than greet each other and pass on.

At two o'clock on his way back to the office Bob felt so hungry that he dropped into a quick-lunch house and called for a sandwich and a cup of coffee.

He swallowed both at railroad speed.

Just as he slipped down off his stool and put his hand in his pocket for the dime to settle at the cashier's window, a couple of boys dashed into the place and called for coffee and crullers.

They looked excited.

"Hello, Mike, how's your health?" asked a friend of one of them at the counter.

"Me health's fine," was the reply. "Hear de news?"

"What news?"

"T'ings have gone to smash in de Exchange."

"You don't mean it."

"We jest come from dere. Some broker t'rew t'ree big blocks of O. & M. on de market one after de udder and busted t'ings up."

"Dat's right," corroborated the other boy, "dere's a big panic on."

Bob didn't wait to hear any more.

He threw his check and the dime in at the cashier's window and ran out into the street.

From the looks of things in the neighborhood of the Exchange, it was evident that something unusual was going on inside.

Bob dashed in at the messengers' entrance to make sure that there was some truth in what he had heard.

The sight he saw on the floor fairly beggared description.

The uproar of the preceding afternoon was almost like child's play compared to the tumult now in progress.

A glance at the blackboard showed Bob that prices were falling with startling rapidity.

The excitement was tremendous.

The brokers were fighting like madmen around the O. & M. standard, which was the center of activity.

Almost everybody was trying to sell, while a few big bull operators were trying to stem the panic by buying in the shares.

They were lost in the seething maelstrom that eddied around that particular part of the floor.

So many of the traders had lost their heads that the panic could not be held up by the cooler brokers.

Prices were being slaughtered by those who were long on different stocks.

Orders were coming in from all the offices to their representatives to sell out clients at any figure that could be realized.

It was a case of everybody for himself now, and each moment matters grew worse.

In the midst of the hubbub Bob saw old Mr. Hopkins acting like a crazy man.

His hat was smashed in, his collar was broken and his necktie was hanging out of shape.

In that respect he was not much different in personal appearance to scores of other traders.

It made Bob indignant to see the way he was buffeted and shoved aside by the young element.

Suddenly he was swallowed up in a mad rush and he went down on the floor in a heap.

Bob, fearing he would be badly hurt, rushed out from behind the railing and, pushing the brokers aside till he reached his dazed employer, seized him in his arms, and with the assistance of another trader, got him away from the mob.

The old broker looked so bad that a physician was telephoned for.

Before he reached the Exchange Mr. Hopkins recovered a bit and insisted on being taken to his office.

Bob got a cab and the broker was taken out of the Exchange.

The doctor was sent to his office and found Mr. Hopkins lying on his lounge attended by Bob.

He examined the old broker carefully, wrote out a prescription, and ordered him to go home as soon as he had taken the first dose.

Bob ran to a nearby drugstore, got the prescription filled and brought it back with him.

"I'll go out and get another cab for you," said Bob, as soon as the broker had taken the medicine.

"No," replied Mr. Hopkins. "I don't feel as if I could stand the ride uptown yet. I'm pretty bad. I'll rest a while and maybe I'll recover a bit. If I don't, it doesn't matter much—it doesn't matter much," he added, shaking his head in a sad and hopeless kind of way.

"You mustn't talk that way, Mr. Hopkins," replied Bob. "You'll come around all right in a little while."

The broker shook his head again, lay back on the lounge and closed his eyes.

Bob didn't feel as if he ought to leave the room with his employer in that condition, so he went over to the private ticker that stood beside the desk and looked at the quotations that came out on it.

O. & M. had long since gone to smash.

It was now down thirty points from the inflated figures at which it had opened that morning, and most of the other stocks had suffered proportionately.

While he was thinking about the hundreds of speculators who must have been ruined, or had suffered severely through the slump, the cashier opened the door and called him to take the day's deposits to the bank.

"You will also take this note to Yardley, in the Vanderpool Building," said the cashier. "Deliver it before you go to the bank."

When he got back he found, to his surprise, that Mr. Hopkins had recovered so much as to be able to receive a visitor in his private room.

The visitor was a broker who had called to make a settlement with the old trader.

He left without getting one, for John Hopkins told him that he was a ruined man, and that he would have to make an assignment for the benefit of his creditors.

When his caller went away the old man rang for Bob.

The boy went in.

"If any more gentlemen call to see me tell them to come to-morrow, as I'm not able to see them," he said.

"All right, sir. How about that cab?"

"I'm not going home until late, and, as a special favor, Bob, I wish you'd stay at the office till I go."

"All right, sir. I'll do that."

Bob walked outside and took his seat.

Half an hour later the cashier, noticing him sitting by the window, asked him why he didn't go home.

"Mr. Hopkins told me to remain until he left."

Just then a newsboy came in with an afternoon paper to the cashier.

Bob bought a copy from him, and, opening it up, the first thing he saw was the flaring headlines announcing the Wall Street panic.

The first and biggest line ran as follows:

"Friday, the Thirteenth, Proves a Wall Street Hoodoo."

CHAPTER III.

THE OLD BROKER'S HEIR.

While Bob was reading about the panic, Mr. Hopkins rang for him.

"Tell Mr. True to come in here," the old broker said when the boy answered the summons.

The cashier remained a long time in the private room.

He looked rather solemn when he came out.

By that time Bob had read about everything that interested him in the paper.

Finally five o'clock came and the clerks put up their books and papers and started for their homes.

As they passed out through the waiting-room they were surprised to see Bob still on duty.

"What's keeping you, Bob?" asked one.

"Waiting to see Mr. Hopkins home," replied the young messenger.

Mason Hopwood was the last to go, and before he left his uncle, the cashier called him over to his desk and talked with him for several moments in a low tone.

Then Mr. True went in to see the old man again.

When he came out he told Bob that Mr. Hopkins wanted to see him.

Then he put on his hat and coat and went home.

"Sit down, Bob," said the old broker, when the boy entered his room.

It was some moments before the old man spoke, during which interval he sat with his head resting on one of his hands.

"Bob, I think you've been with me something over two years," he said.

"Yes, sir," replied the boy, surprised at his words.

"I've been forty years in Wall Street, and I can unhesitatingly say that you are the best messenger I ever had."

"I'm glad that I've given you satisfaction, sir. I've done the best I knew how," answered Bob.

"I know you have, and I intend to reward you for it. Bob, I know you'll be sorry to hear that after a lifetime spent in Wall Street, I am to-day an utterly ruined man."

"Ruined, sir!" gasped Bob.

"Beyond redemption. I was long on O. & M., and expected to make a new fortune out of it on which I could retire and spend the last few years of my life in peace and comfort. Unfortunately, I made the great mistake of holding out too long and I was caught in the slump. Even at that I might have saved myself to a certain extent had I sold my holdings quickly at the best figure I could get. Instead of doing that, I stood in with a few other brokers and bought right and left at high figures, thinking that this might arrest the panic. We were all snowed under, and several of us are so deeply involved that recovery is impossible. Our seats at the Exchange will have to go, and all our resources, too. This disaster leaves me, at the sunset of life, practically penniless. Well, it doesn't matter, for judging from my physical condition, I can't live long. To-morrow this office will go into the hands of a receiver, whose duty it will be to wind things up for the benefit of my creditors, and in a short time you, with the rest of the force, will be out of a position. Now, Bob, I don't intend that you shall be left out utterly in the cold. You are the only person in the world for whom I have an especial regard. I have no near relative to think of, and so I'm going to make you my heir—the heir of what little I have left to dispose of. Here is the combination of my private safe. Open it, please."

The old broker handed Bob a slip of paper on which some figures were written.

The boy took it, and following directions, soon swung the steel door open.

"Fetch me the japanned box you will find in the left-hand top compartment," said Mr. Hopkins.

Bob brought it and laid it on the desk before the old man.

The broker selected a small key from a bunch he carried on a ring and detached it from the others.

Opening the box, he took out packages of papers that looked like securities.

"This," said the old trader, holding up the top one, "is a certificate for 10,000 shares of the Sunrise Mining and Milling Co., of Paradise, Nevada. I bought it at ten cents a share, purely on speculation, as the prospects of the mine looked good at the time. It never panned out to any extent. Still, it is not a dead mine, for it is quoted to-day on the Goldfield Exchange at five cents a share. Some day it may amount to something. If it does, you will be the gainer."

Thus speaking, Mr. Hopkins replaced the certificate in the box.

"Here is a certificate for 5,000 shares of stock in the Phoenix Optical Co., of Philadelphia. It has a par value of \$1 a share. It has never paid a dividend, and I'm afraid it would be hard to find a purchaser for it at any figure. Still, it is possible something might be realized out of it, and I leave that to you to discover."

He placed the paper on top of the other.

"This certificate represents 15,000 shares in the Excelsior Copper Mine of Montana. It has no standing in the market and its value is doubtful."

The old broker went over several other papers, all representing an interest in various companies of a problematical character and value.

Finally he took up the last one.

"This is a certificate for 40,000 shares in the Eldorado Banana Corporation, of Ceiba, Honduras. It cost me \$6,000 cash, and it is worth—whatever it may ultimately pan out. Here is some of the literature issued by the company when it put the stock on the market a year ago. It gives glowing accounts of the money to be made out of the banana industry. The par value of this stock is \$1. Some day, if the company is successful, it might reach, or exceed, that figure, and in that case, if you hold on to it, you will be worth a lot of money. On the other hand, should the company fail to make the enterprise pay, this certificate will not be worth the paper on which it is printed."

The broker locked the box and handed the key to Bob.

"Take the box home with you to-night. It is not a very valuable legacy as things stand, but with the exception of certain personal property, it is all I have to leave on which my creditors will have no legal claim. You are young, and in the course of time some of the certificates in that box may become valuable enough to give you a start in life. It is my earnest hope that they will. At any rate, I make you my heir to them, trusting that by and by you may reap enough from my legacy to cause you to remember with kindly feelings the old man who was once your employer and who would have done better by you had it been in his power."

Bob hardly knew what to say when the old broker stopped speaking.

He wanted to thank him, but a lump came in his throat and his eyes filled with tears.

Mr. Hopkins' words left no doubt in the young messenger's mind that his employer's days as a broker were numbered, and that when he left the office that night he retired from Wall Street for good and all.

But to be obliged to retire at his age a ruined man seemed a terrible thing to the boy.

Bob felt that mere words could not express the regret he felt at parting from so good a boss as Mr. Hopkins had proved to be.

Finally he managed to thank the old broker for the box full of securities.

He felt just as grateful as if they were worth \$100,000 instead of being of doubtful value.

He said he appreciated the kindness that induced Mr. Hopkins to select him as heir to his last remaining property.

"But what are you going to do so, sir? You have money enough to live on, I hope, otherwise I couldn't think of accepting your gift," he said.

The old broker favored him with a queer smile.

"Don't worry about my future, Bob. I have more than enough to see me through the last of my life. In making you my heir I have not robbed myself at all, but have simply put a chance in your way of getting a start in life. This box of certificates is not all I possess. When I am dead you will receive a paper, legally executed, entitling you to the rest of your legacy. So you see that I intend you as my sole heir, since I have no one else to leave my little property to."

"You are very kind, sir, to honor me in this way," replied Bob.

"Don't mention it, my lad. You fully deserve this small recognition on my part, and I bestow it on you because I desire to help you."

"I suppose you will be down as usual to-morrow, sir?" said the boy.

"No man can say with certainty what the morrow will bring forth," replied Mr. Hopkins, solemnly. "I am an old man, and the unexpected reverse I have suffered to-day is a hard thing for me to bear up under. It is quite possible I may not be here to-morrow. In that event, you will receive a letter in the morning mail. Now, if you will go out and order a cab, I will go home."

Bob hurried out into Broad street and found one of the few remaining vehicles at its stand in the street.

He brought it around to the door of the building and then returned to the office to assist Mr. Hopkins downstairs.

"Shall I go uptown with you, sir?" asked Bob.

"Yes, I think you had better. I may need your aid in getting to my apartments."

So Bob placed the japanned box in the cab and got in himself.

On the ride uptown the broker became quite cheerful, and when the young messenger helped him to the elevator in the bachelor apartment house where he lived, and afterward into his suite of rooms on the second floor, he seemed in better spirits than at any time since the panic overtook the market. "Good-by, Bob," said Mr. Hopkins, when the boy was ready to go. "Good-by, and may heaven bless and prosper you."

The old broker held out his hand, Bob took it, and so they parted, the boy little thinking that he would never see the old man alive again.

CHAPTER IV.

A BREAK UP AT THE OFFICE.

Next morning's papers were filled with the particulars of the panic in the Stock Exchange, and they printed the names of many brokerage firms who were believed to be hard hit by the slump.

Old John Hopkins' name appeared in the list, and it was intimated that his assignment would be announced at the opening of the Exchange.

Bob turned up at the office at his usual time.

He was reading a second account of the panic when the clerks began to arrive.

They had read what the papers said about John Hopkins' failure and were much concerned, for if the business went up the spout they would all be thrown out of steady jobs.

They gathered together in the counting-room and began to discuss the situation.

Mason Hopwood was the last to arrive.

As he hung up his coat and hat one of the clerks asked him what he thought of the newspaper statement about Mr. Hopkins.

"What do I think?" he replied, with a short laugh. "That we'll all be hustling for another job in a short time."

"Then you think that the boss is up against the wall?"

"I don't think it, I know it," replied Hopwood. "The old man told my uncle that he was cleaned out down to his last dollar, and that he would have to make an assignment."

"Then I'm afraid this business will be wound up."

"I'd like to bet a dollar to a dime that it will."

"That's hard luck all around," replied the other clerk, walking away to communicate the news to the rest of the force.

At that moment the telephone bell rang and Hopwood answered it.

The superintendent of the apartment house where Mr. Hopkins lived was at the other end of the wire.

He informed Hopwood that the old broker had just been found dead in his bed.

As Hopwood was telling this startling news to the clerks, his uncle came in.

He repeated the message to Mr. True.

"Dead!" exclaimed the cashier. "Well, I can't say I'm particularly surprised. After the mauling he got at the Exchange, and the slump that cleaned him out, it is not to be wondered at that a man of his age should peter out."

Neither the cashier nor his nephew seemed to be much depressed by the sad intelligence of their employer's death.

They knew he was down and out financially, anyway.

The other employees were more or less shocked, however, for they all liked the old man, and had found him a kind and considerate boss.

Bob didn't learn the news until fifteen minutes later when the cashier called him to his window and told him abruptly that Mr. Hopkins was dead.

"Good heavens! You don't mean that, Mr. True?" cried the boy, aghast.

"I'm telling you what came over the 'phone from the superintendent of the building where he lived," replied the cashier, tartly.

"Why, I left him at his rooms in good spirits and apparently much better last evening about seven o'clock," said Bob.

"Well, he died some time during the night just the same."

"Gee! That's terrible!"

Bob turned away, feeling greatly cut up, and went inside to see Edna Prescott.

He found her crying at her table, for she had a great regard for the old broker.

"It's tough, isn't it, Edna?" said Bob.

"Oh, I can hardly believe it is true," she said, wiping her eyes. "Such a dear old gentleman he was. And yesterday he seemed to be as well as I ever saw him."

Bob told her how he had gone home in a cab with Mr. Hopkins about six o'clock.

"He was greatly depressed when we left the office, but he brightened up during the ride," Bob said. "I expected to see him down this morning by ten at any rate. And now he is dead. It hardly seems possible, though it is true he suffered a terrible shock from the slump, and he was hurt at the Exchange."

"The papers say he was ruined by the collapse of the market."

"That is true, for he told me so himself. He said he wouldn't have a dollar left."

"Here's a letter for you, Brown," said one of the clerks at that juncture, handing him an oblong envelope.

He saw that the superscription was in his late employer's writing, and he tore the envelope open.

A letter and a paper dropped out.

The former ran as follows:

"Robert Brown—My dear young friend. When you receive this I will be out of all my earthly troubles. A penniless old man like myself is only in the way in this world. Oblivion and the grave are all that is left to him, and I gladly welcome both as a happy release from my troubles. I enclose a paper, certified to by a notary, which makes over to you, as my heir, all of the personal property contained in my apartments. I advise you to sell everything and put the proceeds in bank for your future benefit. Wishing you a long life, success and a happier end than fate has meted out to me, I remain, your friend and well-wisher,

"John Hopkins."

The paper, which conveyed all the old broker's effects to Bob, was witnessed by one of the tenants of the apartment house, and bore the seal and signature of the notary who drew the document up.

Bob showed both the letter and the paper to Edna, but he said nothing to her about the box of securities which the old man had given him before they left the office together the afternoon before.

"He must have thought a great deal of you, Bob," she said.

"He spoke and acted as if he did, and this paper is added proof of the fact," replied the young messenger.

The cashier had received a letter also from the late broker. It contained a notice of his assignment to a certain trader, and a few directions as to what he should do pending the appearance of the assignee.

The cashier prepared a notice to put on the door, and then told all hands that the office would be closed until the assignee took possession.

Bob at once went up to his late employer's apartments.

He presented the paper which made him the owner of the late broker's effects and said he would take charge of things and see that Mr. Hopkins was suitably buried.

The superintendent told him that nothing could be done until the coroner had called and investigated the broker's death.

An autopsy showed that Mr. Hopkins had died from the effects of an overdose of a certain medicine he had been taking for his heart.

Whether he had taken the undue quantity by accident or designedly could not be determined, so the dead man, in spite of the suspicion that his failure might have induced him to take his own life, was given the benefit of the doubt.

As soon as the coroner issued a permit Bob hired an undertaker.

His funeral was attended by all of the employees of the office who were greatly surprised to find that Bob was in charge of the arrangements.

After the funeral Bob picked out certain things that he decided to keep to remember Mr. Hopkins by, and the rest he sold, and paid the expense of the funeral out of what he got for the old man's property.

There was a balance of about \$600 left over, and this Bob added to his capital of \$750.

When the assignee took charge of the office, the cashier, his nephew and Bob were the only employees retained, and they were told that their engagement would be but for a limited time.

"I suppose you're going to look for another position right away, Edna?" said Bob, after the stenographer was paid what was due her.

"Yes, Bob. It's too bad that we won't be together any longer," she replied.

"It certainly is. You must send me word where you have caught on and I'll call up and see you. I don't want to lose sight of you if I can help it."

The girl laughed, and said she would let him know her new business address as soon as she secured a position.

"You'll be carrying messages for somebody else soon, I suppose?" she added.

"Maybe I will and maybe I won't," he answered.

"Am I to understand that you are thinking of applying for a clerkship instead of a messenger's position?" she said.

"No."

"What then?"

"I may decide to do business on my own hook."

"What kind of business?"

"Speculate on the market perhaps."

"That's rather a hazardous business, I should think."

"Yes, it is risky. But a person has got to take chances to win."

"I should imagine that Wall Street is the worst place in the world to take chances. The fate of poor Mr. Hopkins ought to be a warning to you."

"Don't you worry about me, Edna. I'm not going to get lost in the shuffle if I can help myself."

"I hope you won't; but if you expect to make a living out of the stock market I'm afraid you'll be disappointed."

"Oh, I don't know. There are two or three ex-messenger boys doing it to my certain knowledge, and I guess I stand as good a show as they do."

"Well, you have my best wishes for your success."

"Thank you, Edna, I know you mean that. If I should become a broker I'll hire you as my stenographer if you'll come to work for me," laughed the boy.

"Are you thinking of becoming a broker some day?" she smiled.

"Stranger things than that have happened," he chuckled.

"That's true. Well, good-by till I see you again," she said, holding out her hand to him.

"Aren't you going to say good-by to me, too?" asked the voice of Mason Hopwood behind them.

"Good-by, Mr. Hopwood," replied the girl, without offering her hand.

"I think I know where you can get a job right away, Miss Prescott," said the clerk, fondling his incipient mustache.

"Indeed?"

"I happen to know that Mr. Wessel, a money-lender, in the Sherwood, is in need of a stenographer. I shall be glad to give you a note to him recommending you as being fully capable of filling the bill."

"You are acquainted with him, then?"

"Of course. Shall I give you the letter?"

Edna hesitated, for she didn't care to be under an obligation to Hopwood, whom she didn't like for very good reasons.

Still, it was necessary that she get a position as soon as possible, so she told him she'd take the letter.

"I have it already written," he said with a smirk, taking an envelope from his pocket and handing it to her with a bow. "Take it around to him right away and you'll get the position," he added, with a confident smile.

"Thank you for your kindness, Mr. Hopwood."

"Don't mention it. It is a pleasure for me to do anything for you."

He put an accent on the you and favored her with a languishing look that made her regret she had accepted his recommendation.

However, it was too late to reconsider the matter now, so with a slight bow she put the letter in her bag, and walked to the corridor door with Bob.

"I hope you catch on, Edna," he said.

"If it wasn't that I can't afford to be out of work any longer than I can help, I'd rather not be indebted to Mr. Hopwood for a position," she replied.

"Oh, don't worry about him. You probably won't see him soon again."

"I hope not," she replied with some emphasis, and she shook hands with Bob again and started for the elevator.

CHAPTER V.

BOB GETS HOLD OF A TIP.

A few days after the old broker had been laid away in his last resting-place, Bob began to investigate the value of the securities in the japanned tin box.

He prosecuted his inquiries chiefly after he was through with his duties at the office, which embraced not only messenger service, but desk work as well.

He found that the certificate for 10,000 shares of Sunrise Mining & Milling stock was worth nominally \$500; but the question was to find a purchaser at that figure.

A Broad street broker, to whom he applied for information about the stock, offered him \$250 for the certificate, but Bob declined to sell it below its quoted value.

He found out the address of the Phoenix Optical Co. in Philadelphia and wrote to the secretary telling him that he had come into possession of 5,000 shares of the company's stock, and requesting him to let him know what it was worth.

In due time he received a reply informing him that the stock was of rather uncertain value at present, as the company was not yet in a financial position to declare its first dividend.

He advised Bob to forward the certificate so that the stock could be transferred to his name on the company's books, promising to return it in due course.

"The company," he wrote, "has acquired and is using several valuable patents bearing on optics. We also control the right to manufacture, on a royalty, the new convex lens in eye-glasses which will eventually revolutionize the trade and bring us in a big profit. At present the cost of these lenses interferes with an extended sale, notwithstanding their undoubted superiority to any other lens heretofore put on the market. When the public has been educated to the manifold advantages possessed by glasses built on the only right principle covered by our patent rights, we may look for a large and growing sale for that branch of our business. In my opinion, the future of the company is a bright one, and its stock should, in a year or two, be easily worth its par value of \$2. I would therefore strongly advise you to hold onto your certificate as a valuable investment of the future."

Bob sent on the certificate and decided that the stock might turn out to be a valuable asset in time.

When he looked into the Excelsior Copper Mining Co. of Montana, he found that the only person who could give him any information on the subject was the proprietor of mining bureau on Grand street named Isaac Blum.

He visited Mr. Blum's office about one o'clock on Saturday afternoon and found a young clerk in charge.

That individual told Bob that Mr. Blum was out West.

"We haven't had any call for Excelsior Copper in several months," he said. "I couldn't tell you what it might bring if we found a customer who wanted some of it. It is not listed on any of the exchanges, and therefore has no quoted price. Call in later and see Mr. Blum, or you can leave your name and address, together with the number of shares you own, and should any inquiries be made by prospective purchaser, we will communicate with you. We charge one-half a cent a share for selling stock that bring under twenty cents. Our minimum commission on any deal is \$1.25. How many shares of Excelsior Copper have you?"

"Fifteen thousand," replied Bob.

"That's quite a block. Will I take down your name and address, or shall you call again and see Mr. Blum?"

"I will probably call, but you can take my name and address, anyway."

The clerk took Bob's name, his office address, and the number of shares of Excelsior Copper he owned, and the young messenger went away not much impressed with the possible value of the stock.

The certificate that interested Bob more than any other was that calling for 40,000 shares of the Eldorado Banana Corporation.

The reason of this was because he was much taken with the glowing prospectus issued months before by the company when in the hands of its promoters.

This prospectus Bob found folded up with the certificate. It showed that the plantation, which had cost \$15,000 and extended two miles along a certain river and was a mile wide, was located in Honduras, Central America, within easy distance of the shipping port of Ceiba.

Nearly a dozen good reasons were given why the stock, offered both for cash at a discount and on the instalment plan of ten payments, at 20 cents a share, would prove a highly profitable investment.

Pictures reproduced from photographs were given of different parts of the plantation, of the port of Ceiba and neighboring Honduran scenery.

There was also an entertaining description of the banana industry from which Bob learned that sixty million dollars' worth of the fruit was imported annually to the United States.

The company promised a dividend in ten months, so Bob wrote to the New Orleans address to see what he could learn about the present condition of things.

While awaiting a reply to his letter he looked up the other stock of his legacy from the old broker.

None of it appeared to be worth much, from which fact Bob came to the conclusion that the old man had been an easy mark for promoters in his later years.

One day while on an errand to the Mills Building for the assignee, Bob overheard a well-known operator telling the broker he had brought a note to about a syndicate in which he was interested which had been formed to corner J. & N. shares, then selling low in the market.

Bob found out that this particular broker was in the habit of getting tips from this operator, and paying him ten per cent. of his profits for the advance information.

The boy learned enough to convince him that he had got onto a good thing, so at the first chance he got, he visited the little bank and left an order for 130 shares of J. & N., which the bank bought for him at 66.

Then he passed the pointer on to his friend Dick Smart, who immediately availed himself of it to the extent of his pile.

"How long do you expect your job is going to hold out?" asked Dick a day or two later, when he met Bob walking leisurely back toward his office after delivering a message.

"I couldn't tell you. We're not doing any brokerage business now. Just settling up things so as to pay off the creditors as near 100 cents on the dollar as possible."

"Are you on the lookout for another job?"

"No. I think I'll be my own boss when I'm through with my present place."

"Then you really have made up your mind to become a regular speculator?"

"Yes. If I am fortunate enough to accumulate sufficient capital I may in time hang my shingle out as a broker."

"I'll be your first customer," laughed Dick.

"All right. See that you keep your word," replied Bob, walking off.

Next day J. & N. moved up to 68.

On his way to lunch Bob met Edna Prescott returning to her new office from her lunch.

"Glad to see you, Edna," said Bob, shaking hands with her. "I haven't had a chance to drop up and see you yet, but I will in a day or two."

"I'm afraid you'd better not," she replied. "Mr. Wessel is in all day till half-past four, when he closes up, and I don't think he'd like me to have any visitors."

"Oh, all right, I won't intrude, then. I'll wait outside in the corridor some day around half-past four and see you when you come out."

"That would be better."

"How do you like your new boss?"

"I can't say that he impresses me any too favorably."

"Is he a crank?"

"He hasn't the sweetest disposition in the world. What I object to, however, is his growing familiarity. I would much prefer that he would confine his conversation strictly to business."

"Maybe the old rascal is falling in love with you," laughed Bob.

"I don't see anything amusing in that. He's old enough to be my grandfather."

"Some men are never too old to fall in love with a pretty girl like yourself," chuckled Bob. "I've seen your boss a number of times on the street, and I noticed that he dresses like a dude. He's always barbecued up to beat the band and sports patent leathers and a fresh boutonniere every day. I've heard the brokers make all kinds of fun of him behind

his back, though they are careful not to do it before him, for they often find it necessary to borrow money from him—on gilt-edge security, of course, and it wouldn't be good policy to offend him."

"There is another thing I don't like, too."

"What is that?"

"Mr. Hopwood has been up twice to see me."

"He has, eh?"

"Yes. The first time I didn't mind, for he only stayed a minute, and merely asked me how I liked my new position. The second time he met me in the corridor. I am almost sure that he was waiting for me to come out, though he professed surprise at seeing me off so early. How is it that he got away from his desk at that hour?"

"We only work till four or a quarter past. You don't seem to appreciate the honor Mr. Hopwood does you by calling up and waiting for you in the corridor," smiled Bob.

"No, I don't. I much prefer his room to his company."

"He'd be mad if he heard you say that."

"I can't help it. I never did like him, and I never will."

"He lords it over me in great shape nowadays," replied Bob. "I am doing desk work now when not out on an errand, and I get my orders through him. As the assignee is seldom at the office over an hour a day, Hopwood's uncle is running things as near to suit himself as he dares. Hopwood loafa a lot of the time and I am doing a good bit of his work. I guess he and his uncle are trying to make the snap last as long as possible."

"Well, I mustn't stand here talking with you any longer, Bob, or Mr. Wessel might think I'm taking too much time at my lunch. I'll expect to see you around some day soon at half-past four."

"What time do you get off on Saturday?"

"One o'clock."

"Well, look for me at one on Saturday, and I'll see you up to the bridge and put you on your car."

"Very well; I'll expect to see you on Saturday in the corridor near the elevators a little after one."

"I'll be there," and, raising his hat, Bob walked off to his own particular lunch house, unaware that Hopwood had been watching the interview from the doorway of a near-by office building.

CHAPTER VI.

EDNA'S EMBARRASSING PREDICAMENT.

When Bob got back from his lunch he found Hopwood alone in the office, his uncle having gone to a Beaver street restaurant.

"Look here, Brown, who gave you permission to take your own time at lunch?" demanded Hopwood, glaring at the boy.

"I'm entitled to a half hour, ain't I?" returned Bob.

"You've been out three-quarters of an hour."

"I guess not. I left the office at eight minutes of one, and it is now twenty-seven minutes past one. I've only taken five minutes extra."

"Well, you haven't any right to take five minutes extra."

"What difference does it make to you?"

"Don't talk back to me in that way. Remember, I'm your boss."

"Are you? I thought Mr. White, the assignee, was my boss."

"You know what I mean. You get your orders through me, an it's my place to see that you attend to business when you're in the office."

"Don't I attend to business? You haven't found me loafing any, have you?"

"You wouldn't dare loaf, for I have my eye on you."

"Is that all you're paid to do—watch me?"

"It's none of your business what I'm paid to do. If you aren't more respectful to me, I'll see that you're bounced."

"I guess it won't be a great while before we're all bounced, then your graft will be over."

"What's that?" roared Hopwood, turning red with anger.

"You heard what I said. Do you think I'm a fool and don't see how you are putting in your time? I'm doing half of your work besides running errands. If any one is earning his wages here I am that party. I'm not kicking, however. I don't care whether you work at all; but I won't have you jumping on my neck for nothing."

"I'll fix you, see if I don't," gritted Hopwood.

"I suppose you'll report me to your uncle. Well, go on

and do so. I'm not stuck on this job, which won't last a great while, anyway. Suppose your uncle fires me on Saturday, and then suppose I call on the assignee and tell him how things are running here, how would you like that?"

Hopwood gave a gasp, and had nothing more to say for five minutes.

During that time he did some thinking.

Then he humbled himself so much as to walk over to Bob's desk and try to make the matter up.

Bob saw that he had scared him by his suggestion about making Mr. White wise as to the way things were going on in the office, though he had no intention of doing such a thing even if he was bounced.

He was not a talebearer, but he knew that Hopwood was fully capable of carrying stories on very slight provocation.

During the balance of the afternoon Hopwood was unusually subdued and did more work than usual, which fact made Bob chuckle.

A few minutes after three Bob got a chance to look at the office ticker, and he saw that J. & N. had closed at 68 1-2.

On paper he was nearly \$260 to the good, which was a very satisfactory thought.

Next day, which was Friday, the stock continued to advance, and toward the close of the day's business was quoted at 70.

On the following morning the papers incidentally mentioned J. & N. as a good stock to watch, as it seemed likely to go up several points higher.

Bob and Dick read the newspaper statements, and they thought to themselves that the financial editors had long heads.

They didn't expect that J. & N. would boom for several days yet; but it is the unexpected that is always happening.

At twenty minutes to twelve there was no sign of a slump in sight, and buyers became more plentiful than ever.

The price jumped up and up at bounds, and when the chairman brought the day's session to a close at noon, J. & N. was roosting comfortably at 82—a rise of twelve points since morning.

Both Bob and Dick discovered the boom from the quotations on their office tickers and were jubilant.

Bob noticed that Hopwood asked leave to go out about half-past eleven, and he guessed it had something to do with the market, for he knew that Hopwood speculated right along, though he could not tell whether the cashier's nephew was particularly successful at the game or not.

It is true he always seemed to have plenty of money in his clothes, but as Hopwood was a pretty good bluffer, it wasn't at all certain that he was well fixed.

At any rate, Bob had noticed Hopwood looking at the ticker pretty often that morning, so he had an idea he went out to buy some J. & N. on margin.

Bob and Dick certainly had cause to feel jubilant that morning.

J. & N. had gone up sixteen points above what they had paid for it, and that represented a profit of about \$2,000 to the former.

As Dick was in on only thirty shares, he was about \$450 ahead.

As soon as his office closed at half-past twelve Bob ran over to Dick's place and found his friend impatiently waiting for the cashier to make up his pay envelope.

"What do you think of J. & N., Dick?" asked Bob.

"I think it's all to the mustard. Gee! I had no idea that it was going to boom so soon."

"Neither did I. I didn't look for results much before a week."

"You got hold of that tip just in the nick of time."

"I guess I did. Now the question is, how much higher is the stock likely to go?"

"Ask me something easy, Bob. You know what the market is. It is no more to be depended on than the hind legs of a mule. I've a great mind to cash in first thing Monday morning and make sure of what is in sight."

"Something might happen before Monday to upset your plans and land us both in the soup."

"It might, but it's my opinion it won't. I'm willing to bet that the syndicate back of J. & N. is strong enough to hold the market safe until the time comes to unload."

"That's my opinion, therefore, I don't mean to sell my shares a while yet. I believe the price will go to 90 all right."

"Are you going to hold on for 90?"

"That will depend on how things pan out Monday morning at the Exchange."

The boys talked the matter over a while longer, then Bolger said he had an engagement and would have to go.

He had promised to meet Edna Prescott near the elevators in the corridor of the building where she was employed, and he didn't want to keep her waiting.

When he got out of the elevator who should he see strutting up and down not far from Mr. Wessel's door but Mason Hopwood.

Bob didn't require the gift of second sight to understand what had brought him there.

The magnet that attracted him was Edna.

Bob drew back into the shadow of the elevator shaft and waited to see what would happen when the fair stenographer appeared.

In about five minutes the girl came out, but she was accompanied by the old dude, Wessel, himself.

She looked hastily around for Bob, but didn't see him.

She saw Hopwood instead.

He was clearly disgusted on observing that Wessel was with her.

He had counted on a quiet tete-a-tete with the pretty girl but his hopes were nipped in the bud.

Mr. Wessel figured on seeing his stenographer to her car and he didn't take Hopwood's presence kindly.

Each regarded the case as one where two are company and three a crowd.

Neither, however, had any intention of withdrawing from the scene.

"Good afternoon, Miss Prescott," said Hopwood, in his politest manner. "This is an unexpected pleasure."

Edna knew better.

She was sure he had been waiting for her, and she returned his bow rather coldly without speaking.

Hopwood ignored her frigid demeanor and, turning to the money-lender, said quite blandly, "How do you do, Mr. Wessel? In a hurry to catch the elevator, I suppose, so I won't detain you. I have a few words to say to Miss Prescott."

"Miss Prescott is in a great hurry to reach her car, and as I am going with her, we'll bid you good afternoon," returned the money-lender, glaring at Hopwood. "Come, Miss Prescott, permit me," and the old dude had the nerve to seize her by the arm and lead her toward the elevator.

Hopwood, feeling that he had been turned down, was as mad as a hornet.

Edna looked embarrassed and nervous.

Mr. Wessel had taken possession of her as if he had acquired a right to act as her escort, and she didn't want to be seen on the street in company with her dudish employer.

How she was going to shake him without insulting him was a serious problem to her.

She was almost angry with Bob for not being on hand, as she thought, to help her out of her predicament.

Hopwood recovered from his discomfiture and, resolving that Wessel shouldn't have anything on him where Edna was concerned if he could help it, hastened after the money-lender and the stenographer.

Then it was that Bob concluded it was time to show himself.

Edna uttered a little exclamation of delight and relief when she saw him.

Breaking away from her employer, she ran to him and grasping him by the arm before he could say a word, whispered:

"Take me away, quick. Let's run downstairs."

She fairly pulled the boy with her in her eagerness to get away from Wessel and Hopwood.

"They're not following us, are they?" she fluttered, as they hurried down the flight of marble stairs.

"No. It seems almost a shame to give them such a cold shake," he chuckled.

"How can you say that, Bob," pouted the girl, "when you know I'm only too glad to get rid of them? I never was so embarrassed in my life. Why, that ridiculous old man actually had the assurance to tell Mr. Hopwood that he was going to see me to my car. I should have been too mortified for anything if anybody I knew saw me walking with him. If he was a respectable looking man like poor dear old Mr. Hopkins, who always treated me with the greatest deference, I wouldn't mind walking with him a few blocks, provided I needed an escort; but when an old man like Mr.

Wessel gets himself up like a fashion plate I simply can't be seen in his company."

"Well, I can't blame you feeling that way. I think he's got a lot of nerve to force his society on you after office hours," said Bob. "He hires your services as a stenographer and typist for a certain sum a week. He is only entitled to what he pays you for. If he doesn't cut his personal attentions out I'd look for another job if I were you."

"I mean to right away. I don't care for him as an employer, and the sooner I can make a change the better I'll be pleased," replied Edna.

They walked down the three flights and then went out by the Pine street entrance to avoid the possibility of meeting Wessel and Hopwood at the main door.

CHAPTER VII.

BOB MAKES A GOOD HAUL OUT OF J. & N.

Bob was seated on his high stool before his desk Monday morning reading the "Wall Street Argus" when Hopwood came in.

"Good morning, Mr. Hopwood," said the boy, with his customary courtesy.

Hopwood growled out some kind of a reply and glared at Bob in an unfriendly way.

He went to the safe, opened it, took out the books and papers he and the boy were working on, and then called Bob to come and get those he was using.

He seemed on the point of saying something, but reconsidered the matter, and Bob carried one of the books and several of the papers to his desk.

The boy knew he was sore on him because he had called after Edna on Saturday and they had skipped down the stairway together instead of waiting for an elevator.

Of course, Hopwood had seen that it was Edna who dragged Bob down the stairs, thereby showing her eagerness to get away from Wessel and himself, but as he couldn't get back at the girl, it would have pleased him to get square with Bob, whom he blamed as a butter-in.

He laid his own work out on his desk, but he didn't get down to business like his assistant.

He took up a morning newspaper and read till his uncle came in at a quarter of ten, then he made a great bluff of being busy.

At a quarter past ten he walked out into the waiting-room and spent a few minutes over the ticker watching J. & N. which had opened at 83 and was now up to 84, with every prospect of going higher.

The assignee, Mr. White, came in about half-past ten and called Mr. True into his private room.

A few minutes afterward Bob was called on to carry a message to a certain broker in the Astor Building.

The broker was engaged when Bob reached his office, so he had a chance to look at the tape that hung down into the basket and thus get a line on J. & N.

He saw that it was up to 84 5-8.

When he left the broker's office he met three messenger boys he knew who were waiting for an elevator to take them downstairs.

They were talking about the rise in J. & N. in which one of them was interested to the extent of five shares.

"Hello, Brown," said one of them. "I don't see so much of you as usual. Your office is in the hands of a receiver, isn't it?"

"There's an assignee in charge. I guess he acts about the same as a receiver. He's winding up the business."

"Then you'll be out of a job when he's through?" said another boy.

"That fact doesn't worry me any."

"Have you another posh in view?"

"No."

"I s'pose you're looking for one?"

"No."

"You're foolish to wait till you're out. If I was in your shoes I'd hunt one up right away. It doesn't pay to be out of work."

"I think I'll open up an office and work for myself."

"An office!" cried the boys in chorus, as they piled into the elevator which had just stopped to take them aboard.

"Say, Brown, where would you get the coin to pay the

rent of an office?" asked one of the crowd as the cage shot down.

"Oh, my friend Morgan is going to back me with a million or two," laughed Bob.

"Is that so?" chuckled one of the messengers. "Why don't you ask him for five or ten million while you're about it?"

"Oh, a million or two will be enough to give me a start," replied Bob, as they stepped out into the main corridor.

The bunch laughed, for they believed Bob was kidding them about hiring an office, or even desk room in somebody else's office.

They looked on Bob as a messenger still, and messengers were not in the habit of hiring offices for themselves when they lost their jobs.

When they reached the street they scattered, and Bob returned to his own place of business with an answer from the broker he had taken the note to.

This he handed to the assignee, and then after a glance at the tape, which showed that J. & N. was up to 85, he returned to his desk.

At half-past twelve he went to lunch, looking at the ticker on his way out.

The stock he was interested in was now going at 90. He decided that he wouldn't take any more chances with it, so before going to the restaurant he frequented, he ran into the little bank and ordered his shares sold.

When he got back to the office he saw that J. & N. was ruling at 91.

"Well, it might go to par if the syndicate is able to force it up that high, but I'm satisfied with what I've made out of it."

Figuring that his shares had been sold at 90, or perhaps a fraction above that, he calculated he had made at least \$3,000, which, added to the sum he had already made out of the market and saved up, would give him a capital of \$4,500.

"I guess I don't need to look for another job. I haven't anybody dependent on me. I'll branch out on my own hook as a speculator. I can hire desk room for a while and then take an office when I have made more money. I'll then be independent, go and come as I choose, and not be at the beck and call of a broker for nine or ten dollars a week. If I'm any way fortunate, I can make more money out of one deal than I'd make in a year or two running my legs off as a messenger."

That's the way Bob thought about his immediate future as he worked over his task in hand.

Hopwood wasn't in the office, being out to his own lunch.

He took a full hour himself, and wasn't particular if he stayed out longer, for his uncle didn't call him down for a little thing like that.

When he came in about ten minutes after Bob he looked quite excited and exultant, like a person who was feeling uncommonly good.

He had evidently taken several "high balls," for his face was flushed and his eyes danced in a peculiar way.

He went to his desk and stood looking at his work.

Then he went to one of the windows and looked out on Wall Street.

As soon as his uncle went to lunch he slipped over to the ticker and stayed there.

Bob worked along just as faithfully as if somebody was standing over him.

At length he found it necessary to ask for some instructions, and he went out to see Hopwood.

The clerk's grouch against him had either worn off or was forgotten for the time being, for he answered Bob in a friendly kind of way, and showed him how the work should be done.

As the boy was turning away Hopwood said:

"I've made a pile of money since Saturday morning."

"Have you? Then you're lucky," answered Bob.

"I bought 100 shares of J. & N. when it was down to 69 and now it's up to 93."

"Why don't you sell out then?"

"Because it's going up to par."

"How do you know it is?"

"I'm sure of it."

"You're lucky to be sure of what's going to happen in Wall Street."

"I've been six years in the Street and ought to be able to judge how the market is going by this time," replied Hopwood, confidently.

"That so? Well, Mr. Hopkins was forty years in Wall Street, and yet he often got caught through over-confidence. If he'd sold his O. & M. before the slump came on I've no doubt he'd be alive to-day and well off. Instead of which he is now resting in a poor man's grave. If you've got 100 shares of J. & N. at this moment, I'd advise you to run out and sell it."

The price might go to 100, but he doubted it.

At any rate, he thought Hopwood was a fool for holding on with such a fine profit in sight.

He returned to his desk and presently Hopwood went back to his and began to work.

Mr. True came in shortly afterward and for the next half hour no sound was heard in the room but the movements of the three employees and the rapid clicking of the indicator outside.

Then the cashier sent Bob into the private office for a book.

On his way back he took a look at the tape, curious to see how high J. & N. was now.

The quotations were coming out fast and showed every sign of a slump.

The last sale had been made at 90.

"I'll have to put Hopwood wise and give him a chance to save himself," thought Bob, whose nature inclined him to be generous even to an enemy.

So as soon as he handed the book to Mr. True, he went to Hopwood's desk.

"There's a slump on in J. & N. and it's down to 90. You'd better run out and sell your 100 shares," he said.

Hopwood, without a word of thanks for the warning, made a rush for the ticker.

When he saw what was happening, he ran back for his hat and, without asking permission of his uncle, rushed out of the office like a wild man, much to Mr. True's surprise.

He was gone until after three, and when he showed up he looked grouchy.

Bob never learned how he came out on his deal, but the fact was he managed to get out with about half of the profit he had expected to make.

CHAPTER VIII.

BOB HIRES AN OFFICE.

About a week after the end of the J. & N. boom the assignee had wound up the business of the late Mr. Hopkins so far that he found it unnecessary to longer retain the office or the three employees who had helped him out.

Accordingly, Mr. True, Hopwood and Bob were paid off to the end of the week and told that their services were no longer needed.

The furniture, safes and other furnishings were sent to an auctioneer's place to be sold to the highest bidder, and the name of John Hopkins was removed from the door, thus wiping out the memory of a man who had spent the greater part of a long and useful life in Wall Street.

While the moving men were taking the stuff out of the office, Bob came up to take a last look at his late stamping grounds.

A well-dressed man was talking to the assignee about renting the large office from him.

Mr. White wanted to rent the two rooms together until the lease was up on the ensuing first of May.

The applicant, whose name was Rider, didn't want the small room, and tried to persuade Mr. White to let him have the large room only.

They couldn't come to an arrangement, so Mr. Rider said he would think it over and let Mr. White know next day.

Bob had been doing a lot of thinking while the men were talking.

His original intention was to rent desk room in some office on Wall Street and make the place his headquarters.

When he heard that the applicant for the big office didn't want the small one, it struck him that he'd like to take it if he could make a deal for it, either with Mr. White or the other gentleman.

So when Mr. Rider left, Bob followed him outside and told him he could get him a tenant for the small room if he took both, provided he would let it for \$70 a month.

"Who wants it?" asked the gentleman.

"Well, if you want to know the truth I want it," replied Bob.

"You want it?" ejaculated Mr. Rider in surprise. "What use can you have for it?"

"I can make use of it all right. If you'll rent it to me for \$70 I'll pay you the rent in advance to the first of May—seven months."

"You can afford to do that, can you?"

"If I couldn't I wouldn't make you the offer."

"What's your name?"

"Robert Brown."

"What do you want to use the room for?"

"Simply as a private office."

"What business do you intend to carry on there?"

"I intend to buy and sell stocks."

"You look young to be a broker."

"Oh, I'm just starting in, and expect to grow up by degrees."

"Where are you located at present?"

"I have no office yet. I want one, that's why I'm trying to get that small room."

"You can furnish references, I suppose?"

"I can; but money is as good reference as you want, isn't it?"

"It's pretty good. Well, there's my card. Come up and see me to-morrow morning and I'll give you an answer."

Next morning Bob called on Mr. Rider.

"Well, young man. I'll accept your offer of seven months' rent in advance for the small room. When can you bring the money?"

"Have you taken the rooms?" asked Bob.

"Not yet, but I will as soon as you show me that you mean business."

"Here's \$50 on account. I'll give you the balance as soon as you show me the transferred lease of the suite."

"I see you're quite a business boy," smiled the gentleman.

"You're not taking any chances."

"No, sir; that isn't business."

"All right, young man. I rather admire your sharpness. It shows you know the ropes. I'll accept your deposit on account. Call back about one o'clock with the balance and by that time I'll have the lease in my possession if Mr. White hasn't rented the rooms in the meanwhile."

Bob took his receipt for the \$50 and went over to the gallery of the Exchange to put in his time.

At half-past twelve he went to lunch and shortly after one he was back in Mr. Rider's office.

That gentleman showed him the lease of the rooms, duly transferred to him.

Bob was satisfied and paid over the rest of the seven months' rent of the small room, getting his receipt therefor.

"When can I have possession?" he asked.

"At once. You will get the key from the janitor. I'll give you a note to him."

As soon as Bob got possession of the office he called on the auctioneer to find out when the safes and office furniture would be put up for sale.

He was told they had been advertised with other stuff for the next morning at eleven o'clock.

After lunch Bob hired a painter to put his name on the door.

To his name he added the words "Stocks and Bonds" for the fun of the thing, though he didn't expect to do any business in the brokerage line until he had secured a sufficient capital.

Next morning at eleven he appeared at the auction room on Liberty street.

He had a list of what he intended to bid on and waited for the articles to be put up.

He had to wait an hour before a lot of books were first disposed of.

Then the safes were put up, and the smaller one, taken from Mr. Hopkins' private room, Bob bid on and got dead cheap.

He also bought in his late employer's roll-top desk for \$10, about a third of what it was worth.

He captured the revolving chair, too, and three other chairs.

There were only a few minor things more, including the old broker's rug, that he wanted, and he got them for a song.

After paying his bill he hired an expressman to carry them around to his office and put them in.

Then he arranged to have a ticker put in.

Next morning he brought down an oil painting of his late boss, and some other pictures he had saved from the old broker's personal property at his apartment.

These he hung up.

All he needed now was some printing, books and stationery, which he ordered from a Broad street establishment.

Having nothing further to do, he went to the gallery of the Exchange and remained there till he felt hungry, when he went to lunch.

The rent and furnishing of his office had cost him about \$650, but for seven months he would have very little expense to meet.

The actual rent of the room was fully twice as much as he had paid, both the assignee and Mr. Rider standing a part of it.

Bob hoped to be so well fixed by the first of May as to be able to meet the full rent easily, or even to get a better office.

Next day he brought the tin box full of stock certificates downtown and locked them up in the safe.

That morning he received his long over-due answer from the secretary of the Eldorado Banana Corporation, enclosing a copy of an encouraging letter from the manager in charge of the plantation.

He was informed that the promised dividend had been passed and the money applied to improving the plantation so as to make the second year's crop a record one.

The secretary further said that in accordance with his request the 40,000 shares had been transferred to his name on the company's books, and the gentleman added that if he wished to dispose of any of the stock a customer could readily be found for it at 25 cents a share.

His 40,000 shares, therefore, might be considered to have a cash value of \$10,000, obtainable at any time, which was mighty good news to Bob, who had not expected to be able to sell it for \$500.

In conclusion, the secretary advised him not to sell, as in a year he said his stock ought to be worth double its present market value.

"My legacy is panning out pretty well after all," mused Bob when he had read the letter. "Maybe in time some of the other stock will turn up trumps, too."

After reading the news of the district in the two Wall Street dailies he had subscribed for, he put on his hat, locked up and went around to call on his friend Dick Smart, whom he hadn't seen for over a week.

Dick was just going out on an errand and Bob met him in the corridor.

"Hello, old man, where have you been keeping yourself since I saw you last?" asked Dick. "I got your note saying that your job was up and that the office furniture and fixings were to be sold out in a day or two."

"I've been busy fixing up an office for myself," replied Bob.

"Then you've taken an office all by yourself?"

"Surest thing you know."

"Where is it?"

"I rented the small room of the suite that Mr. Hopkins used."

"You mean the room he used for his private office?"

"Yes."

"You must be paying a swell rent for it."

"I've got it till the first of next May at a fifty per cent. reduction."

"Then you got a bargain."

"I know it. I didn't intend to take an office just for myself, but this was a chance that I couldn't let get by me. Come up and see me this afternoon. I'll wait for you."

"All right, I will. I'll be on hand about half-past three."

After lunch Bob wrote a note to Edna in which he told her he had taken for an office the private room of the old broker, and he invited her to call in and see him that afternoon before she went home, saying he would wait for her.

He sent the note by an A. D. T. messenger to her at the money-lender's office.

He spent the rest of the afternoon till three o'clock at the Exchange, after which he returned to his office to wait for Dick to turn up.

CHAPTER IX.

BOB DECLINES AN ENTRICING OFFER FOR HIS COPPER STOCK.

"Say, this is all right," exclaimed Dick, when he walked into the office at the time he had promised to be there.

"You've got a fine little den here. But what do you mean by that sign 'Stocks and Bonds' on the door? You haven't the nerve to call yourself a broker, have you?"

"Oh, that's only a bluff," laughed Bob.

"Trying to put on style, eh?"

"I might as well make a showing while I'm about it. While I'm waiting for a chance to pull off a deal a countryman might come in and ask me to buy him some stock, and I could rake in a commission. Everything is fish that comes to my net."

"You must have quite a little bunch of money to take the chances of making a living on the plan you've marked out."

"I've less than \$4,000 cash; but I own a block of stock in a banana corporation that is valued at \$10,000."

"A banana corporation!" cried Dick. "What's that?"

"Oh, a company formed for raising bananas in Honduras and selling them in this country. There's a big profit in the business. I've got 40,000 shares in it."

"Where in thunder did you get them?"

"The late Mr. Hopkins made me a present of the stock."

"And you say it's worth \$10,000?"

"So the secretary of the company has just informed me by letter."

"Your boss was uncommonly liberal to you, for I think you told me that he left you all his personal effects, too, in his apartments."

"He did."

"That's the kind of boss to have. It's a wonder he didn't adopt you."

"He might have done worse," chuckled Bob.

"If I'd been in his shoes I'd sooner have adopted a girl."

"I've no doubt you'd do some such fool trick if you were old and lonesome. You hear of such things being done every day by weak-minded chaps with one foot in the grave. There's no fool like an old one, but Mr. Hopkins wasn't such a chump. There is his portrait over my desk, as he looked when I first came to work for him. I shall always keep that out of respect for him, and as an evidence of the grateful appreciation I feel toward him for making me his heir."

"You're a lucky boy—to be an old broker's heir. Too bad he didn't leave you a bank account, too."

"He left me all he had to leave, and I'm just as grateful to him as if he left me a million."

"You say the banana company stock is worth \$10,000?"

"Yes."

"Going to realize on it?"

"Not at present. It will be handy to fall back on in case I get cleaned out in some deal."

"That's right. I wish some old broker would take a fancy to me and make me his heir."

"I know you do; but that thing isn't happening every day."

"You must have been born lucky."

"Maybe so and maybe not. I'm not dead yet."

"No, you look pretty healthy. I suppose you haven't done anything in the market yet?"

"I'm not rushing things. It's a good plan to go slow and keep your eyes on the lookout. I can't afford to take too many chances, for my capital is limited."

"If you made money out of stocks as a messenger, you ought to do better now you are your own boss."

"I hope so. I will at any rate be able to follow a transaction up close, and keep in touch with it all the time. That will make a whole lot of difference, especially when prices are fluctuating."

"You bet it will. In case a slump sets in you'll be right on the spot to take care of your investment, and that will give you a chance to save yourself."

Bob nodded.

"It's a fine thing to be boss of your own time," continued Dick. "You can get down in the morning when you choose, and leave when you feel like it. I wish I had such a snap."

"By the way, I think you promised to be my first customer when I went into business for myself," said Bob.

"I did; but you're not in the brokerage business yet."

"There is no saying when I'll do something in that line. Somebody may come along at any moment and give me a commission, so if you want to be my first customer you'll have to get a move on."

"I haven't any deal in sight. Besides, you haven't money enough to carry anything on margin for me or anybody else."

"Not in the high priced stocks, I'll admit, but if a cus-

tomer wants something in the Curb line I guess I could handle it if the order wasn't too big. In that case, I'd get some broker to help me out."

At that juncture there came a gentle knock on the door.

Bob sprang up and opened it.

Edna stood outside, looking sweeter than usual, Bob thought.

"Come right in and sit down, Edna," cried Bob, shaking hands with her. "There's nobody here but my friend Dick Smart, and you know him."

Dick got up and bowed to the fair stenographer.

"Glad to see you, Miss Prescott," he said. "Take this seat next to the desk. Bob has a fine little office, don't you think?"

"Yes, and it's quite a surprise to me. With that sign on the door one would take you for a regular broker, Bob," she said, laughingly.

"Nothing like making an early start in life, Edna," replied Bob. "If I can do anything in the brokerage line I'm going to be Johnny on the spot."

"He's just told me that he doesn't intend to let anything get away from him that spells money, even if it's only a damaged nickel," put in Dick.

"That's business, isn't it, Edna?" said Bob.

"Of course. Do you really think you'll be able to do any business here?"

"If I didn't think so I wouldn't go to the expense of renting and fitting up this office. I expect to make my living out of it and add to my working capital besides."

"You have my best wishes for your success. I see you have a painting of Mr. Hopkins over your desk. Where did you get it?"

"The old broker left it to me with a lot of other things. In fact, he left me everything he possessed that was not coming to his creditors."

"I remember now that you received a letter through the mail on the morning that we received the news of Mr. Hopkins' death. It contained a letter from him written a short time before he died, and also a paper with a notary's seal on it which conveyed all of his personal property in his rooms to you. You showed them to me, and I was surprised to see that the old gentleman had thought so much of you."

"He and I always got on fine together. We never had a run-in about anything from the day I went to work for him till the day he died. I wouldn't ask for a better boss. I don't believe a better one could be made to order," said Bob, emphatically.

Fifteen minutes later the three young people were walking up Nassau street together, en route for the entrance to the Brooklyn Bridge where Edna connected with a trolley car for her home.

Bob got to his office next morning around nine, and the first thing he did was to look over the previous day's market report.

Then he picked up the "Wall Street News" and proceeded to learn the latest intelligence about matters and things in the financial district.

It wanted five minutes of ten and he was thinking of going over to the Exchange, when he heard a knock on the door.

"Come in," said Bob.

A small, dapper dressed man, with jet black eyes and a shrewd cast of countenance walked in.

"Is Robert Brown in?" inquired the visitor.

"He is. That's my name," answered Bob. "Help yourself to a chair and let me know what I can do for you."

"You called at my office a couple of weeks ago about some Excelsior Copper mining stock you had for sale," began the caller.

"Oh, you are Mr. Isaac Blum, of Grand street?"

"Yes."

"I have 15,000 shares of the stock and I wanted to find out what it was worth. The shares were originally purchased by the late Mr. John Hopkins, stockbroker, and I got the certificate from him."

"They have no regular market value, and so far have fetched whatever a customer was willing to pay for them. I've had none in the office for about four months, nor have I had any inquiry for the stock till yesterday. The party in question wants just 15,000 shares and will give five cents a share for them. I advise you to take it, for you may not get another chance to sell your shares for six months."

"I'll think the matter over, Mr. Blum, and let you know

in an hour or two," replied Bob, who, without being able to say why, was a bit suspicious of Mr. Blum's offer.

"An hour or two may be too late, as I expect the market may be at my office when I get back," said Blum, energetically. "Better make up your mind now to accept the offer, which is a good one for the stock."

"No, I won't accept five cents. Seems to me it ought to be worth more than that. At that rate, my certificate would only bring \$750, and from that sum I'd have to pay you a commission of one-half a cent a share, or \$75, which would leave me only \$675."

"I'll throw off the commission, as I'll get \$75 from the other party," said Blum, in his quick, snappy way.

Bob, however, declined to sell, and his visitor looked disappointed.

"May I use your 'phone?" he said.

"Certainly," replied Bob.

Blum called his office up and asked if Mr. Beaseley was there.

Presumably Mr. Beaseley was, or else Blum held a conversation with an imaginary party or his clerk at the other end.

Finally he turned to Bob and said his customer was willing to give six cents a share for the stock.

The rise in price made the boy less inclined than ever to part with his shares.

He began to suspect that there was a colored gemman in the woodpile, so he declined to sell for six cents.

"You're foolish, young man," said Blum. "That stock hasn't sold as high as six cents for a year to my knowledge, and it may be another year before you get as good an offer again. A thousand dollars is not to be despised."

"At six cents a share my stock represents only \$900," replied Bob.

"I guess my customer will give the odd hundred," said Blum, resuming his talk over the wire. "Yes, he'll make it \$1,000, and I won't charge you any commission. What do you say?"

"I think I won't sell," replied Bob. "I don't need the money."

Blum tried hard to get him to reconsider his determination, and when he wouldn't he got up and left the office.

CHAPTER X.

BOB PICKS UP ANOTHER TIP.

As soon as Mr. Blum had gone, Bob put on his hat and went out.

He directed his steps to the office of a well-known Curb broker with whom he was acquainted.

The trader happened to be in, and Bob was shown into his private room.

"Mr. Judd, you remember I was speaking to you some time ago about Excelsior Copper stock," said Bob. "I told you I had 15,000 shares, and I wanted to know what it was worth. You referred me to Isaac Blum, manager of a mining bureau on Grand street, as being the person best qualified to give me information about an unlisted stock like Excelsior Copper, which you said was in no demand on the Curb."

The broker nodded, and then said:

"Have you got the stock yet?"

"I have. I didn't see Mr. Blum at the time, as he was out West. His clerk told me that he didn't think it was worth much. At any rate, he said I'd have some trouble in finding anybody to take my shares off my hands. Half an hour ago Blum called at my office and offered me \$1,000 on behalf of a customer, for the shares. Now if it's worth \$1,000 to Mr. Blum's customer, it ought to be worth that to me. Do you think I was foolish in turning down his offer?"

"No. There have been developments in Excelsior Copper during the last few days that warrant the belief that the mine is likely to be listed on the exchanges soon. If you want to sell your shares I can get you ten cents for it or \$1,500 for the block. I know several brokers who offered that for it yesterday."

"Thank you for the information, Mr. Judd. I guess I won't sell. It may pay me to hold on. I have a suspicion that Mr. Blum wanted that stock for himself and not for a

customer, and he called on me thinking that probably I would be glad to get rid of it at his figure," said Bob.

"It's business to buy what you want as cheap as you can get it," smiled the broker, "so you can't blame Mr. Blum."

"Yes, I suppose it is," replied Bob, rising and bidding him good-day.

"Blum thought I'd prove an easy mark," chuckled the boy, "but he found out he was wrong in his calculations."

While Bob was waiting for the elevator, he noticed an envelope lying on the corridor floor.

He picked it up and saw that it was addressed to somebody in lead pencil.

The envelope had been stepped on, however, and the name rendered undistinguishable.

It was sealed, so Bob opened it to see if the man's name was on the inside.

This is what he saw scribbled in pencil:

"Dear George—Buy C. & D. and go the limit. I've just learned, on the best of authority, that it is being cornered by a big syndicate. That means it will be boomed in a few days, and you will stand to win anywhere from fifteen to twenty dollars a share, perhaps more. It is going now at 72. Don't lose any time, as it is likely to rise any moment, and you might as well get all the cream while you're about it. I'm loaded up to the neck, and wish I had the boodle to go in deeper.

Yours,
AL."

Sept. 28.

At that moment the cage came down and Bob, thrusting the envelope in his pocket, boarded it and was presently in the street.

Instead of returning to his office, he went over to the gallery of the Stock Exchange and hunted out the C. & D. pole.

He saw a well-known broker named Quinn standing there making offers for the stock.

To make certain the trader was really taking in C. & D., he went downstairs and made inquiries of a broker he knew.

He learned that Mr. Quinn was buying C. & D. whenever it was offered, having apparently a large order to fill.

That satisfied Bob that the broker was acting for the syndicate mentioned in the note, and he felt sure that the tip sent by "Al" to "George," and which had accidentally fallen into his hands, was a good one.

So he went to his safe deposit box, took out \$3,000, and going to the little bank on Nassau street, put it up as security on 300 shares of C. & D. at the market price, which was 73 at that time.

He then went back to the Exchange and kept his eye on the broker who was buying in C. & D.

Bob, seeing that operations in C. & D. had come to a standstill, went to lunch.

On returning to the Exchange, he found the big broker back again buying as persistently as ever.

The price went up by degrees to 74, and then the young speculator left the gallery and went to his office.

Hardly had he entered before there was a knock at his door.

"Come in," cried Bob.

"I would like to see Mr. Brown," said a tall, angular man, entering.

"Well, you're looking at him. My name is Brown."

"You are a broker?"

"I buy and sell stocks and bonds on commission."

"I want to get a few thousand shares of Excelsior Copper. Could you get them for me?"

"That depends on what you're willing to pay for the stock. Ten cents has been offered on the Curb for it, but I doubt if any can be got for that price."

"I'll give fifteen for as many shares as you can find," said the visitor.

"What's your name?"

"William Foster."

"Well, Mr. Foster, if you will leave me a deposit of \$1,000, I'll see what I can do for you."

"All right, young man, here is the money," and the visitor counted out the amount in bills. "When shall I call?"

"Come back at half-past three and I will let you know what success I've had."

Bob drew up the order authorizing him to buy as much Excelsior as he could get for any figure not exceeding fifteen cents, and handed it to the caller to sign.

Mr. Foster affixed his signature and went away.

Bob locked the \$1,000 in his safe and then went out to see if he could get any of the shares.

He went down Broad street to where the Curb brokers were doing business and proceeded to bid on Excelsior Copper.

"I'll give twelve cents for any part of 5,000 shares of Excelsior Copper!" he shouted.

He was immediately surrounded by a bunch of traders who began giving him the laugh.

"Where have you been, young Rip Van Winkle?" said one of them jocosely.

"What do you want—the earth for nothing?" asked another.

Bob continued to offer twelve cents, and was hustled all about the ring, but nobody offered to sell him any Excelsior Copper.

Finally he raised his price by degrees to fifteen cents, but with no better results, though he had his hat jammed over his eyes, and all sorts of funny tricks pulled off on him.

At length he gave up, and after some trouble, extricated himself from the mob.

Then it suddenly occurred to him that not being a member of the Exchange, he couldn't do any business in the ring.

So he walked up to a broker he knew by sight, handed him his card and asked him if he would try and get him some Excelsior Copper.

"There is very little of it on the market," was the reply, "and that little won't come out under twenty cents, I guess. Eighteen has been offered with no takers. How high are you willing to go?"

"I am only authorized to give fifteen," replied Jack.

"Then there is no use of me taking your order. There has been an unexpected boom in that stock, which isn't a listed mine, and everybody seems to be after it. News has been going around of a big discovery of copper in the mine, and that is the cause of the sudden demand. It is likely to be up to twenty-five cents to-morrow."

Bob, feeling he was out of it, returned to his office and waited for his customer to show up.

He appeared promptly on time, and Bob told him that if he wanted Excelsior Copper he'd have to pay anywhere from twenty cents up for it.

"I'll give twenty cents for any part of 15,000 shares," he replied.

"I've got that number of shares in my safe, but I won't sell it under twenty-five cents."

"I'll give you twenty-two cents," said Foster.

"No, sir; twenty-five is the lowest I'll sell for."

The visitor raised his offer to twenty-three, but Bob wouldn't have it.

Finally he agreed to pay twenty-five and a commission of \$75.

He pulled out a roll and handed Bob \$2,825, which, with his \$1,000 deposit, made up the full price.

Book took the certificate out of his safe and turned it over to him, and then Mr. Foster, with a look of satisfaction, left the office.

"I guess that stock will be worth more than twenty-five cents in a few days, or Mr. Foster wouldn't have been so eager to buy it," thought Bob, "but I don't care. I can use that money to better advantage in C. & D. Only for that, I'd have hung onto the copper shares. Mr. Hopkins' legacy seems to be panning out better and better as time goes by. The banana corporation promises to turn out a first-class trump, and the Phoenix Optical Co. looks good for the future. Now, if the Sunrise mine would only boom, too, I'd feel pretty good. As for the other certificates, I guess there's not much to be expected of them."

Bob locked up, went over to the little bank, and managed to get into the brokerage department just a minute before it closed.

He left a second order for C. & D., this time for 400 shares.

As the price had gone up to 75, this deal would cost him \$2 a share more than his first one.

However, that fact didn't worry him, as he felt C. & D. was a good thing, and he went home feeling perfectly satisfied with things as they stood.

Next morning he called on Dick and tipped him off on C. & D.

Some time during the day his friend bought 80 shares at 76.

CHAPTER XI.

BOB PROVIDES FOR EDNA.

Two days afterward the stock was up to 80.

On getting back to his office from lunch that day, he found Edna in the corridor waiting for him.

"Hello, Edna, how are things coming on at your office?"

"I've left Mr. Wessel," she replied, following him into his office.

"How is that? Did he break out again?"

"He had the nerve to make love to me just before I was going out to lunch," she answered, with a flushed face and a voice full of indignation.

"He did, eh?"

"Yes, he did. Wanted me to marry him. What do you think of that?"

"I think he has forgotten what a back number he is."

"The idea of a man of his years asking a girl of my age to marry him!"

"It isn't the first time that December has courted May," laughed Bob.

"I'm sure I don't see anything for you to laugh at," she pouted.

"It's funny to me, if it isn't to you. So you didn't like it and threw up your position?"

"I wouldn't work another hour for the old—well, I won't say what I was going to. I can't understand how some men can make themselves so ridiculous."

"I see you're not a mercenary young lady. Some girls would have jumped at the chance you turned down. I've heard brokers say that Wessel is worth a quarter of a million. He can't live many more years, so that any girl willing to put up with him a while would come into a nice fat wad."

"I wouldn't marry him if he was covered with diamonds," cried Edna angrily.

"Well, don't get mad over it. You don't have to marry him. There are others—myself, for instance."

"You!" she cried, laughing and blushing.

"Yes. I'm not such a bad proposition. I expect to be worth as much as Wessel before I die. Better catch on before some other girl cuts you out."

"Don't be ridiculous, Bob!" Edna said, blushing again.

"Would you object to becoming Mrs. Bob Brown?"

"Bob, will you stop being foolish?"

"Certainly. Anything to oblige; but I warn you I've decided to make you Mrs. Brown some day, so you'd better not try to get away from me. In fact, in order to keep a hold on you, I'm going to offer you a job at the same wages Wessel gave you."

"What have you got for me to do?" asked Edna, with some interest.

"Nothing much. I want somebody to stay in the office while I am out, and see any visitor who may do me the honor to call. It will be a snap for you."

"Can you afford to pay \$12 a week for such a small service as that?"

"To you, yes. I expect to make a good haul out of the market in a few days, and then I won't miss \$12 per. At any rate, I'd like to have you here, Edna. I can get you some outside work to do to keep you busy a part of the time. Mr. Rider, in the next room, is looking for a stenographer who will come in, take dictation and do the typewriting on the outside. He has been employing a public stenographer, but she isn't satisfactory to him because she doesn't deliver his work on time. You ought to be able to fill the bill. I'll rent a machine for you, and you will have my office to yourself most of the time."

"I like the idea, Bob, very much. My services won't cost you \$12, then. Whatever Mr. Rider pays me you can deduct from my wages."

"All right. Have it any way you want. Come with me, now, and I'll introduce you to the gentleman."

Bob took Edna next door and introduced her to Mr. Rider.

Then he submitted his proposition with reference to the girl's services.

The gentleman came to an arrangement with Edna at once, and it was settled that she was to take dictation from him twice a day, and typewrite her notes in Bob's office.

For this service he agreed to pay her from six to seven-fifty a week.

Edna was also pleased to be with Bob, and so she said she would call on Mr. Rider ready for business next morning.

After Edna went home, Bob visited the headquarters of a well-known typewriter company and rented a machine for the young stenographer's use.

He arranged to have it delivered that afternoon, and went back to his office to wait for it.

Dick came in after he got off and they talked over the prospects of C. & D.

As soon as the machine arrived Bob locked up for the day and the boys went off together.

Next morning Edna appeared about quarter past nine looking as fresh as a daisy.

"Good-morning, Edna," said Bob. "There is your machine on that table all ready for you to go to work on."

"Thank you, Bob, you are very kind to do so much for me," she answered.

"Don't mention it. You know I'd do anything for you."

She blushed and looked down at the rug.

"You are certainly a good friend to me," she said.

"Well, you're a good friend of mine, too, aren't you?"

"I mean to be. I am very grateful to you for taking me in here and providing me with something to do."

Their conversation was interrupted by a knock on the door, and Mr. Rider walked in.

"If you are ready to take some dictation, Miss Prescott I'll be glad to have you come into my office with your notebook," he said.

Edna declared she was all ready, and followed him in next door.

When she got back Bob put on his hat and went over to the Exchange, where he found that the brokers were beginning to take a great deal of interest in C. & D.

It had opened at 80 1-8 and was now up to 81.

When Bob left to go to lunch it was ruling at 82.

On his way back to the office he ran across Mason Hopwood, who appeared to be taking the world easy.

He was smoking a good cigar and didn't seem to care whether school kept or not.

"Hello, Brown, who are you working for?" he asked, in a patronizing way.

"Myself," replied Bob.

"Yourself!" replied Hopwood, in surprise. "What are you doing?"

"Broker and speculator."

"What! You a broker and speculator!" cried Hopwood with an incredulous laugh. "Say, what are you giving me?"

"An answer to your question."

"You don't expect me to believe such tommyrot, do you?"

"You don't have to, but it's a fact just the same. I'm occupying the small room formerly used by Mr. Hopkins as his private office."

Hopwood looked astonished.

"Where did you get your capital?"

"That question is rather too personal, so you'll have to excuse me answering it."

"Do you expect to make a living as a broker and speculator?"

"I certainly do."

"What do you know about the business and methods of either? Why, you've only been a messenger boy."

"I'm not worrying about the details. If I don't get along it will be my own funeral and no one else's."

"I'll come around and officiate as one of the mourners as soon as you go up the spout," grinned Hopwood.

"You're very kind to volunteer your valuable services Mr. Hopwood, but I hope there will be no necessity to call on you."

"So you've rented one of Hopkins' rooms, eh? You've got a pretty good nerve, I must say. I thought they didn't rent offices to irresponsible boys."

"I don't consider myself irresponsible. At any rate, I've paid the rent up to the first of May, so I'm under no obligation to nobody."

"How much did you pay?"

"That's another question I decline to answer."

"I guess you're codding me, anyway."

"You're at liberty to think so. But I'll have to leave you. My stenographer will want to go to lunch, so I'll have to get on."

"Your stenographer! That's pretty good. Got a cashie too?"

"Not yet."

"When you want one let me know. If you pay enough, maybe I'll come around and work for you," chuckled Hopwood, as if he thought he had said something funny.

"Thank you for the offer. I'll keep you in mind," and Bob walked off.

Hopwood looked after him with a sneer.

"I guess he was giving me a stand-up. It's too absurd to think that a boy like him could hire an office in an expensive Wall Street building. I couldn't afford such a luxury myself, and I'm a man with a small boodle. I think I'll drop up at the Caxton Building and see if he really has an office. I guess he's working as messenger for somebody who has hired the old broker's suite. I'll go up there and just see what he is doing, anyway."

Thus speaking, Hopwood crossed the street and entered a cafe where he ordered and drank a milk punch with evident relish.

CHAPTER XII.

HOW BOB WON AGAIN.

While Edna was at lunch, Bob sat by the ticker and read off the quotations, especially those relating to C. & D.

A good deal of business was being done in the stock, and it rose steadily an eighth of a point at a time.

When Edna got back it had reached 84.

"Let me see," said Bob, drawing a pad toward him and doing some figuring. "I am \$11 a share ahead on my 300 shares, and \$9 a share to the good on the 400. That is a total of nearly \$7,000. Heavens, that's mighty good, and the boom hasn't more than got under way. Seems to me I ought to double that profit."

He spoke aloud for Edna's benefit, and she looked surprised.

"You are certainly a smart boy," she said.

Bob reached for his hat, intending to go over to the Exchange, when the door opened without a preliminary knock, and Hopwood stood on the threshold.

He had been studying Bob's sign on the ground glass of the door for a full minute in no little astonishment.

He was still more astonished when he saw Edna Prescott in the office working away at her typewriter just as she used to do for Mr. Hopkins.

Indeed, he was so taken aback that he couldn't open his mouth even to greet the girl on whom he was quite gone.

"So you came up to see if I really had an office, eh, Hopwood?" laughed Bob.

"I didn't believe you had one, but I see you have," replied the ex-clerk. "How do you do, Miss Prescott?"

Edna bowed in a distant way.

"Have you left Mr. Wessel?"

"Yes, she left him all right. The trouble with Wessel seems to be that he wants a wife more than he does a stenographer," said Bob, answering for the girl.

"Are you doing outside work now, Miss Prescott?" asked Hopwood.

"I'm employed by Mr. Brown."

"What, Bob Brown?"

"Yes."

"Are you satisfied now that I have a stenographer, Mr. Hopwood?" asked Bob, enjoying the visitor's bewilderment.

"Say, who's backing you in this thing?" said Hopwood, feeling sure that Bob was acting merely as a blind for somebody else.

"I'm backing myself. I'm not one of those fortunate people who find an angel to foot their bills."

As the boy spoke, he picked up the tape and looked at it. It recorded a transaction in C. & D. at 86.

"Well, Mr. Hopwood, I'm going over to the Exchange. Are you going in that direction?"

"No; I will remain and keep Miss Prescott company."

"Miss Prescott is too busy to entertain visitors," replied Bob.

"I'm only going to stay a minute," said Hopwood, showing no disposition to move.

As Bob couldn't very well put the young man out, and he wouldn't take the hint, he nodded to him and left himself.

Bob spent an hour and a half at the Exchange, during which time C. & D. went to 90, and then he returned to his office.

Edna had finished all she had to do for the day and was reading a book to pass the time.

"How long did our friend Hopwood stay?" Bob inquired.

"Till I had to ask him to go. He annoyed me a great deal. Now that he knows where to find me, I'm afraid he'll come here again."

"We'll have to freeze him out, then, if he hasn't sense enough to see that his presence is not agreeable to you. He ought to know enough to stay away during business hours, anyway. It's a wonder he wouldn't employ his time looking up a job for himself. I've an idea that work doesn't agree with him. While the assignee was in charge of Mr. Hopkins' affairs he did as little work as he could help. I guess I attended to half of what he ought to have done. He ought to belong to the aristocracy or wealthy leisure class. That would suit him from the ground floor up."

Bob told Edna that C. & D. had closed at 90.

"I am \$4,000 richer on paper than I was when you returned from your lunch," he added. "To-morrow I shall probably think about cashing in."

"You are very fortunate," she answered.

"Well, you see, I'm operating on a tip that has all the earmarks of a winner."

At that point Dick walked in feeling as gay as a lark over the rise of C. & D.

"I'm over \$1,000 ahead on my deal," he said. "Do you think the price will go to par?"

"There is no telling," replied Bob. "I'm going to chance it going to 95. If it does, I shall sell."

"I'll give you an order to sell my shares at the same time," said Dick.

Next day C. & D. went to 95 about noon and Bob sold out his two batches of shares, and put in Dick's order, too.

When the boys got their statement and checks, Bob found that he had cleared \$14,425 and Dick about \$1,500.

Showing his statement to Edna, Bob told her that he was now worth \$22,000.

"I'm getting on, ain't I?" he said.

"You certainly are."

"I started in business with \$4,500 less than three weeks ago. I spent \$650 for rent and furnishings, worth \$1,500. I received \$3,825 for some copper shares that Mr. Hopkins presented me with, and the rest I made out of C. & D. I also have 40,000 shares of stock in a company that is engaged in raising bananas in Honduras for export to this country, and I can get \$10,000 for it any time I want. That makes me worth \$32,000. I have a lot of other stock, too, that may turn me in a profit some day, so you see I'm not so badly off for a boy going on nineteen."

Next day soon after Bob went out, Hopwood came into the office again, with a boutonniere in his lapel and otherwise spruced up, and proceeded to make himself agreeable to Edna.

"Mr. Hopwood, I am very busy, and I wish you would not stay here talking and distracting my attention from my work," she said, in a decided tone.

"I beg your pardon," said the ex-clerk, rising. "I wasn't aware that my presence interfered with your duties. I will call some other time."

"I don't see any reason why you should call unless you have business with Mr. Brown."

"Why do you call that boy Mr. Brown?" said Hopwood, with a look of disgust. "It is really too ridiculous."

"Because he is my employer."

"Does he really pay you your wages?"

"He does. I get the same money from him I got from Mr. Wessel."

"Seems to me there is some mystery in this matter. It is absurd to think that Bob Brown is running this office on his own responsibility. He was only a messenger boy up to a few weeks ago. What does he know about business in Wall Street? Really, it make me laugh."

"Mr. Hopwood, must I ask you again to go?" said Edna impatiently.

"I'm going; but it's a shame for you to drive me away in this abrupt manner. Really, I hate to tear myself away from your charming presence. You don't know how much I admire you, Miss Prescott."

"Mr. Hopwood, your conversation is not agreeable to me. I wish you would go."

"Certainly. Good-by. I'll call again."

Hopwood held out his hand, but Edna refused to accept it, and so he bowed himself out, much to her relief.

Twenty minutes later a messenger boy appeared with a

bouquet and a box of candy addressed to Edna Prescott, with Hopwood's compliments.

"Take them back," Edna exclaimed angrily.

"Won't you sign for them?" asked the boy.

"No, I won't. I don't want them and won't accept them. Take them right back."

"All right, miss. It ain't nothin' to me," and the messenger carried them back to the A. D. T. office where he was employed.

Edna was angry clear through at what she considered Hopwood's presumption, and her eyes snapped when she told Bob about the matter.

"I don't want him in here any more unless he calls on business connected with the office," she said.

"He is not likely to have any business with me," replied Bob. "When I see him I'll tell him not to call on you any more."

"I wish you would."

Bob saw Hopwood next day on Broad street and told him that as Miss Prescott could not be bothered with visitors during business hours, he wished he'd kindly refrain from calling at the office any more.

"You put on a lot of airs for an ex-messenger boy," sneered Hopwood.

"You put on a lot of style for a person who is loafing around the streets when you ought to be at work."

"How dare you talk to me in that way?" roared the ex-clerk.

"If you didn't deserve it, I wouldn't talk to you that way."

"I've a great mind to kick you into the street for your impudence."

"I wouldn't advise you to try it, Mr. Hopwood. You might find yourself in the street before you knew what had happened to you."

"You young loafer, take that."

Hopwood aimed a blow at Bob's face.

The young speculator was on his guard and dodged the ex-clerk's fist.

Not wishing to have any trouble with Hopwood on the street, he started to walk away.

The ex-clerk took that as a sign that he had intimidated Bob, and he stepped forward and slapped the boy in the face.

Bob turned as quick as a flash and slugged Hopwood in the jaw, sending him reeling into the gutter.

Then he walked away and went up into the gallery of the Exchange.

CHAPTER XIII.

THE EXPRESS BOX.

It was about this time that Bob noticed an item in one of the Wall Street papers about the Sunrise Mining and Milling Co., of Paradise, Nevada.

The management of the company had been changed, and work was to be resumed on the mine again.

This news had caused the price of the stock to advance on the Goldfield Exchange to six cents a share.

"That makes my 10,000 shares worth \$600 in a general way. Probably I could sell them in Goldfield if I wanted to at \$550, but it isn't likely I could get that here for them," he thought. "However, I am not anxious to get rid of the stock. It may in time go up to a quarter or fifty cents a share; who knows?"

C. & D. had petered out as a boom, and was down in the seventies again, but its fall had been taken as a matter of course and there had been no panic.

Bob was on the lookout for some other stock that promised results, as he was not happy unless he had his money at work.

He was reading the paper and Edna was working at her typewriter when in came Mr. Isaac Blum, of Grand street.

"How do you do, Mr. Blum?" said Bob. "Take a seat."

"How do you do, young man? I have been informed that you own a considerable amount of stock in the Eldorado Banana Corporation, of New Orleans."

"You have been correctly informed."

"Do you want to sell any of it?"

"I am not particularly anxious to do so."

"I have a customer who would like to get 10,000 shares."

"I'm afraid you'll have to look elsewhere for the stock."

"But I understand that you have 40,000 shares?"

"I have that number."

"Then why not sell him 10,000?"

"How much will he give for the stock?"

"I am authorized to offer 25 cents."

"No," replied Bob, shaking his head. "I wouldn't think of selling for that. I have been advised by the company that the shares will be worth twice as much as that shortly. I don't care much to sell; but still, I will sell 10,000 shares for 50 cents. If he will send me a certified check for \$5,000 he can have the stock."

"Well, I have no authority to offer more than 25 cents," replied Blum, rising. "I will tell my customer what you said. If he wants to give 50 cents well and good. That is your lowest price, is it?"

"That is my lowest."

An hour later Bob's telephone rang.

Edna answered it, for Bob was out.

"What is it?" she said.

"Is this Brown, broker?"

"Yes; but Mr. Brown is not in at present."

There was a pause and Edna heard the person talking to somebody near him.

"Hello. I am Mr. Blum, of Grand street. Tell Mr. Brown that my customer will take 10,000 Eldorado Banana Corporation stock at 50 cents. I will send my clerk down at three o'clock with a certified check for \$5,000 to fix the matter up."

"Very well, I will tell him when he comes in."

Bob didn't get back till after three, but Blum's clerk hadn't yet arrived.

Edna had hardly finished telling him about the telephone message when the clerk made his appearance.

"I can't deliver the stock to you as it's all in one certificate. I'll show you," said Bob, going to his safe and bringing out the document. "I'll mail this certificate to the secretary, and have it changed to four 10,000 share certificates, one of them made out in the name of your customer. Tell Mr. Blum to hold the check in his safe until I am able to deliver the certificate, but as a guarantee of good faith on the part of his customer, I shall have to have a deposit of \$500 on account, which sum will be returned with the certificate."

"All right," replied the clerk, who then left.

Hardly had he gone before a broker with whom Bob was acquainted came in to pay him a friendly call, and see his office.

While they were talking the door opened and an American expressman entered with a small wooden box addressed to Bob.

He placed it on the center table and opened his book for Bob to sign.

"Who is this from?" asked the young speculator, looking at the box.

The man looked at the column in which the name of the sender appeared and pointed it out to Bob.

"John Owens, eh? I don't know any such person," said the young speculator.

"Your name is Robert Brown, isn't it?" replied the man.

"There's no doubt about that fact."

"Then the box is correctly addressed. The charges are paid. All you have to do is to receipt for it."

"All right," and Bob signed the book.

As the expressman went out, Dick Smart came in.

Edna having finished her work for the day, began putting on her hat preparatory to going home.

"Hello! What have you got here, Bob?" said Dick, looking at the box. "Some farmer friend of yours sending you a consignment of apples?"

"You've got me. A man by the name of John Owens shipped it to me, charges paid, but I don't know the man from Adam. Never heard of him before. However, there doesn't seem to be any doubt but the box is intended for me, whoever the sender is."

"Open it up and see what's inside of it," said the broker. "Probably you will find a letter throwing some light on the matter."

Bob got a small hammer and screw-driver from a drawer in his desk and proceeded to open the box, Edna, Dick and the broker standing around, just as curious as Bob to know what was inside the box.

Hardly had Bob wrenched the cover off the box when the sound like the ticking of a clock reached the ears of the four.

"Creation!" cried Bob. "This may be an infernal machine."

Edna screamed.

The others started back aghast.

CHAPTER XIV.

WHAT CAME OUT OF THE EXPRESS BOX.

"Tick-tick-tick-tick!" came from under a bed of sawdust, and every tick carried a thrill of consternation to the heart of the four persons in the room.

Bob's first impulse was to seize the box and cast it through the open window into the street; but he hesitated when he thought of the crowded condition of Wall Street at that hour.

"Get out of the room, all of you," he cried. "No use of you people taking chances."

Dick and the broker made a break for the door, threw it open and rushed into the corridor.

Edna got halfway, and seeing that Bob was pulling the sawdust from the box, rushed back to him.

"Come, Bob, please come. Don't risk your life. Let the office go," she cried, with feverish earnestness.

"No," said Bob. "Maybe I can put this thing out of commission."

"Oh, Bob, please come, for my sake. Do come," and she seized him by the arm and tried to drag him to the door.

Bob looked at her.

"Why for your sake? Do you care so much for me?"

"Yes, yes; I care more for you than you think. Oh, do come. I couldn't bear to have you hurt. I—I—oh, Bob, Bob, do come."

Bob's fingers had closed on something that felt like a clock.

With his other hand he had nervily felt all around the article, but could feel nothing but sawdust.

With a quick wrench he lifted out—a small, old-fashioned clock.

The moment his eyes rested on it he recognized it as a clock which was his own property.

It was the clock which had stood in one of the rooms of the old farmhouse where he was born, and which had noted the moment when he was ushered into this life.

He had written for it a year since, and as it failed to come to hand, he had forgotten all about it.

It had now come on, and the person in whose care it had been for several years had evidently got a man by the name of John Owens to express it at the office, and the man had given the company his own name as the sender.

The matter was as clear as sunlight to Bob, and he burst into a nervous kind of laugh, for, though he had seemed to make light of the apparent danger he courted, every nerve in his body had been strung to its highest tension.

Suddenly dropping the clock, he grabbed Edna in his arms and kissed her two or three times.

"So you really do care for me," he exclaimed to the blushing girl, struggling to release herself from his grasp. "You do care for me. And I care for you more than anybody in this world. There is no danger in that box. It was no infernal machine at all. It only contained the clock—an old faithful time-piece that belonged to my mother, and which I had sent for to the old home, now in the possession of strangers, months ago. I shall always love that old clock, for it betrayed you into admitting that you care for me. There, now, forgive me for taking advantage of your admission; but I couldn't help it, since I love you with all my heart."

"Bob!"

"And you love me, don't you, dear?"

"Yes," she cried with a crimson face, breaking away from him and rushing out at the door.

Evidently Edna told Dick and the broker, whom she met at the far end of the corridor, that the box was merely an innocent box, after all, for they presently appeared at the door and looked dubiously into the office.

"Hello, Bob, was that a false alarm?" asked Dick.

"That's what it was. Come in."

Dick and the broker then re-entered the room and Bob showed them the old clock and made an explanation that cleared up the matter.

Of course, it all looked very funny to them now, but nevertheless, they didn't forget the shock of those few strenuous minutes when they feared that the box might explode at any moment.

When Edna entered the office next morning she wore a very demure look on her face.

She hardly glanced at Bob as she took her seat.

"Good-morning, Edna," he said.

"Good-morning, Bob," she replied.

The young speculator jumped up and went over to her.

"Are you glad that things happened as they did yesterday afternoon?" he said, putting his arms around her.

She was silent for a moment, then she looked at him and said, "Yes" in a low tone.

What more Bob might have said was cut short by a knock at the door, which opened and admitted Mr. Blum's clerk.

He brought the deposit of \$500 on the 10,000 shares of Eldorado Banana Corporation stock.

"All right," said Bob, writing out a receipt for the money. "I'll attend to the matter at once. It may be a week before the new certificates are returned to me, but as soon as they are I will call at Mr. Blum's office with the one made out in his client's name."

A few days afterward another item appeared in a Wall Street journal about the Sunrise mine.

It stated that work was progressing at a satisfactory rate along a new cross tunnel, and it was confidently expected that a strike would be made shortly.

The market report from Goldfield showed that Sunrise was ruling now at seven cents a share.

"The prospects of the mine must be looking up," thought Bob, "otherwise the price of the stock would not have advanced."

When he went out he asked one of the best known Curb brokers if there was any demand at all for Sunrise stock.

"Well, 5 1-2 cents was offered for it yesterday afternoon, but 6 cents was asked. Sales have been made on the Goldfield Exchange at 7," was the reply.

Bob made no more inquiries about the stock, as he didn't intend to sell his 10,000 shares, anyway.

At the end of a week he got the new certificates of the banana company from the secretary at New Orleans.

He carried the 10,000 share certificate made out in Mr. Blum's client's name to the Grand street office and delivered it to the manager of the mining bureau, together with the \$500 deposit, receiving the certified check for \$5,000 in return.

That afternoon Bob bought 1,500 shares of B. & O. at 116.

He had received a pointer from Broker Strong that the stock would advance in price in a few days owing to the fact that a favorable decision was expected in a certain suit brought against the company by the Railroad Commission.

Two days later B. & O. was up to 118.

On the strength of that Bob bought another 1,000 shares.

A week later the decision was rendered and it proved to be in the company's favor.

Immediately B. & O. jumped to 125.

Bob lost no time in selling out at that figure and realized a profit of \$19,750, which raised his cash capital to \$46,000.

Figuring his banana corporation stock as worth 50 cents a share, and his Sunrise mining at \$1,000, without taking into consideration the possible worth of his other securities, he told Edna that he was worth over \$60,000.

CHAPTER XV.

CONCLUSION.

During the seven months since Bob made his start he had had but the single customer who had bought his Excelsior Copper shares.

The stock had gone up nearly fifty per cent. higher than he sold it for, but after a time it dropped down again and was not much sought after.

Bob renewed his arrangement with Mr. Rider for the small room, but he had to pay the full rent this time for the ensuing year, though Mr. Rider did not ask him to pay more than a month at a time.

Soon after taking his new lease of the office, Bob discovered that a syndicate of millionaire operators had been

formed to try and secure control of the Royal Blue Transit Line of New Jersey.

Brokers employed by the syndicate were busy buying up the stock of the road wherever they could find it.

The cause of this move was said to be the action of the president of the Blue Line in advocating and carrying through a certain dividend which the minority members of the board of directors, representing many thousand shares of stock, objected to.

At any rate, these gentlemen put their heads together, pooled a big sum of money, and through their brokers began an attack on the value of the road's stock.

Bob learned about the operations of the syndicate, and he lost no time in trying to get some of the Blue Line stock himself at the low figure it was going at.

He didn't succeed, however, in picking up even a single share.

The 30th of May is a holiday, as every one knows, and Bob celebrated it by going down to Barnegat with Dick on a jaunt.

While wandering about that locality they came upon a lone house occupied by a little old man who had the reputation of being a wealthy miser.

The old man was working in his small vegetable patch when they came along, and no one would have judged that he was worth anything to speak of from his personal appearance, which was decidedly rusty.

An old half-dead cherry tree overhung the vegetable patch, and it was making strenuous exertions to put forth a few leaves as if it hated to give up the ghost for good and all.

The old man was working directly underneath it, quite unmindful of the fact that it was rotten at the core and in danger of falling at most any time.

In the field where the roots of the tree stood, was a vicious red bull belonging to the miser.

The miser had a dog between whom and the bull there was no love lost.

While the boys were watching the old man at his work, the dog entered the pasture and began to get gay with the bull.

The bull turned and chased him, and feeling unusually frisky this morning, he caught the dog under his horns and flung him through the air like a stone from a catapult.

The dog landed against the old cherry tree like a round shot from a cannon.

The impact was more than the tree could stand and over it went, falling on the miser and pinning him to the ground.

"Gee!" cried Dick, aghast at the accident.

"Come on, Dick, we must extricate the old fellow from his predicament," said Bob, springing into the vegetable patch, followed by his companion.

After much trouble they got the trunk of the tree off the old man, but they could see that he was badly hurt.

They carried him to his house and while Dick watched him Bob went to the village for a doctor.

The physician shook his head and told the miser he was all in and he'd better think of the hereafter.

Bob and Dick tended the old miser all the afternoon, and about sundown he died.

An hour before his death, when he was satisfied his end was approaching, he beckoned both boys to him.

"You've been good to me, my lads. I should have died like a dog out under the tree but for you. You are the only ones who have done me a kind action in years, and am going to reward you for it. My own flesh and blood have deserted me, and like carrion crows, are awaiting my death to get my property. Well," he said grimly, "they can have the old farm, but the most valuable part of my property they never shall touch. Go," nodding to Bob, "lift the stone before the hearth and bring me the box you will find there."

Bob did so.

The dying man opened it and took out two bundles wrapped up in paper.

"This one I give you," to Bob, "and this one I give you to Dick. They contain railroad stock and will make fortune for each of you."

Twenty minutes later he was dead.

The boys then returned to the village and notified the authorities of the old man's death, explaining the circumstances and referring to the physician.

Soon afterward Bob and Dick took a train back for the city, after Bob had arranged with an undertaker to give the miser a first-class funeral and to send the bill to him.

On examining their legacies Bob found that his bundle contained 2,000 shares of Royal Blue Line stock, while Dick's contained 1,000 shares of B. & O. stock.

At their market value both were worth about the same amount, or \$120,000.

Two weeks later the annual meeting of the Blue Line came off and the syndicate failed to get control.

When the news of the result of the election got out Royal Blue Line jumped up five points, and a week later it went to 70, its nominal value.

That made Bob's 2,000 shares worth \$140,000, and made him worth all told nearly \$200,000.

A few months later Bob received a dividend of ten cent a share on his stock of the banana corporation, which now had an estimated value of sixty-five cents a share, with every prospect of going to a dollar.

About this time Bob and Dick went into partnership as brokers and speculators in a suite of two rooms on the floor above in the same building where Bob had made his start in business, and by extensive advertising they soon began to accumulate a bunch of customers, most of whom at first were out-of-town people who had been attracted by the young firm's advertisements.

A year from that time he married Edna, and as a wedding present gave her both the Eldorado Banana Corporation shares and the Phoenix Optical Co. shares, the combined market value of both being then \$50,000.

With our young speculator's marriage we may consider that he ceased to be a boy, for he was old enough to cast his first vote.

He was considered the richest young broker for his age in Wall Street, which fact, as he told Dick and his wife, was wholly brought about through his having become the old broker's heir.

Next week's issue will contain "FROM FARM TO FORTUNE; OR, THE BOY WHO MADE MONEY IN LAND."

Send Postal for Our Free Catalogue.

TAKE NOTICE!

Stories by the very best writers of fiction are appearing in MYSTERY MAGAZINE. Here is a list of a few whose names are a guarantee of the high quality of their work:

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JOHN HABBERTON
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and many others equally as well-known. Do not fail to tell your friends about this elegant galaxy of talent. If you want good detective and mystery stories, be sure to read MYSTERY MAGAZINE.

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J.S. 51

HELP YOUR COUNTRY!

BOY SCOUTS GARDENS.

The Boy Scouts have found a way of combining their camp training with service in the Victory Garden Army. One hundred boys of Phoenix, Ariz., under the leadership of a scout master, have engaged a farm of 25 acres at Wheatfields, some fourteen miles from Globe. Barracks are being erected and a regular summer camp will be set up in June.

In the meantime the Scouts are being taken to their farm twice a week in auto buses. Seeds have been furnished by the University of Arizona, which provides expert advice as well. Vegetables raised will be sold in a special Boy Scout market.

What Arizona boys can do can be done by boys in other localities.

BOY FIGHTERS ON THE FARMS.

A drive began on March 18 to enlist every available boy between the ages of 16 and 21 for farm work during the summer months.

The United States Boys' Working Reserve was organized under the Department of Labor in May, 1817, as a war measure. More than 100,000 boys were enrolled last year to help the Nation in field and factory, and it is hoped to increase that number this season to 250,000 or more.

Every boy is being asked to line up against a Boche in the battle of farm production. Every patriotic farmer is being asked to plant and produce more food than ever before in the history of his farm and he must have help.

It is estimated that there are 5,000,000 boys in the United States between the ages of 16 and 21.

The farmer needs the boy helper. The country needs the farmer. Many farmers have had to send their sons of fighting age to war and have been left with practically no labor.

More and more men are moving toward France. More and more food is needed to keep them in fighting trim and to feed our own country and the allied countries whose own farming has been neglected.

It is to meet these conditions that an army of boys will be needed to augment farm labor this year. Let them spend their summer vacations on the farms. Every husky lad of 16 or over should heed his country's call and every parent should encourage him in obeying this national summons.

IT'S RAINING HEAVILY.

"Wait a minute, Jack," Sam Patriot called to his friend, as the latter hurried down the street. "Where are you bound?"

"Me? I'm going to the baseball game," replied Jack, as he halted until Sam came up. Together the two walked down the street.

"Mighty bad weather for a baseball game, isn't

it?" inquired Sam. "Suppose it rains before the game is over?"

"The game will be called off," Jack informed his friend.

"And you'll lose the price you paid for admission?"

"Oh, no," hastily explained Jack. "They give you what is called a rain check, and if the game is called on account of rain, it is simply postponed, and your rain check will admit you the next time."

"That's a fair proposition then, isn't it?" said Sam. "It certainly protects you. The baseball people don't pay you anything for waiting, do they?"

"Certainly not!"

"Suppose they were to offer to pay you interest on the rain checks," Sam said, "would that appeal to you?"

"Would it?" asked Jack. "I'd pray for rain every game! But that's a ridiculous idea."

"No, it isn't so ridiculous," denied Sam. "Furthermore, I intend to point out to you that it is being done. Your Uncle Sam is issuing rain checks and he is paying you interest on them. He is at war now, and in order to maintain his armies and navy, he needs an unprecedented volume of goods and services in order to produce supplies for his fighting forces. The same men and the same raw material which are converted into goods and services for Uncle Sam were employed to produce the luxuries and other commodities of peace. As the supply of men, material, and manufacturing facilities are limited, you, I and the other fellow must give up some of his luxuries, or else the army and navy must lack equipment and supplies."

"True enough," observed Jack. "But what about the rain check which Uncle Sam issues and on which he pays interest?"

"Those are the War Savings and Thrift Stamps," said Sam. "By doing without those things not essential to health and efficiency—needless luxuries—you can save money. And by investing that money in War Savings Stamps, you automatically release to the government the labor and material that it needs for winning the war."

"The government doesn't ask you to give your money, or to do without luxuries forever. Uncle Sam simply asks that you back up the fighting men by postponing your purchases. He wants your game of pleasure and luxury postponed on account of the rain of bullets that the Huns are directing at our fighting lads. War Savings Stamps are the rain checks I'm speaking of. If you buy one now for \$4.16, Uncle Sam will pay you \$5.00 for it January 1, 1923, which is interest at 4 per cent. compounded quarterly. In Thrift Stamp form, each stamp costs 25 cents. When the rain of bullets is over you'll be welcome to all the luxuries you want."

THE STARS AND THE BARS

—OR—

THE RIVAL SCHOOLS OF ROXFORD

By **GASTON GARNE**

(A SERIAL STORY.)

CHAPTER X (Continued).

"We want no cheap scraps here before all the people," he added. "Mr. Styles, the matter is in your hands. I was crowded against that snag—that's all there is to it. Last night, while Ran Jones and I were walking on North Head just about dusk we saw two fellows in a boat putting something into the water just at the very point where I fished up that plank. That's all I have to say."

"If you can identify your men the runabout is yours," replied Styles.

"Unfortunately I can't, and I do not wish to accuse anyone unjustly; but there's the evidence," said Tom.

"Ran, bring your boat in here and we will go home," he added, turning away.

The masters came out on the bridge now, and began questioning the boys on both sides.

But of course nothing came of that, and Tom was relieved when he could lead the Stars back to the hall, leaving the Bars to do what they liked.

As they passed the summer house on the island Hattie Judd and Mazie fluttered their blue flags and cried:

"Three cheers for the Stars!" which the rowers echoed with a will.

Tom made no talk until they got around into the Wash, for Ran's shell was none too safe a proposition for two.

"Right there is where I saw—" he began as they passed the ledges where the yacht went ashore, and then he suddenly checked himself.

"What did you say?" demanded Ran.

"I was saying that right there was where I was let down that night," replied Tom.

"Where I saw these men," was what he actually would have said, and now, as if his thoughts had taken form, he suddenly saw a man standing under the cliff looking out at the shells.

Only for an instant was he visible, for, seeing that Tom was looking his way, or for some other reason, he drew back further under the cliff, and suddenly disappeared.

"That's queer business," thought Tom.

"How in the world did he get there without a boat?"

He spoke to Ran about it, but Ran had not seen the man, and feeling that this might be a continua-

tion of the mystery of the night of the storm, Tom let the matter drop.

"Do you really think it was Joe White who anchored that plank, Tom?" Ran demanded.

"You know as much about it as I do," was the reply. "You know what we saw last night."

"I wish we had been a little sharper. If we had only had an opera glass!"

"But we didn't have one. It was too dark to identify them."

"Of course the Bars did it. It's a dirty shame. If it wasn't Joe himself it was sure some of his crowd."

I hate to be everlastingly putting everything up to the Bars, Ran, but in this case, of course, one can't do anything else."

"And the way Joe crowded you in on it! Did you suspect then, Tom?"

"Why, no. I just thought he was trying to throw me back; even that would have been a dirty trick. They can't play fair, Ran. It's not in the breed, and for my part, I want nothing more to do with them."

"What you want is what I told you before," said Ran, "and that is to give Joe White a thundering good licking. It would do him a world of good."

"Perhaps. He's a bright fellow, but mean and conceited. However, your remedy can only be applied when the right time comes, and that won't give me back my boat."

"Was she smashed, Tom?"

"Oh, sure. I heard the bow go to pieces."

"We might raise her if we tried. It's not so awfully deep in that channel at low tide."

"Oh, I know. If it was the Bars' dirty trick would not have worked, but the boat is not worth raising. Father will send me the price of another if I ask him, and that is what I intend to do."

And thus they talked until they reached the boat-house, where the talk and regrets became general.

"It's a shame the runabout had to go back to Roxford," growled Ned. "I don't suppose we shall ever land it at the Hall now."

That evening, after prayers, Dr. Deming addressed the boys upon the events of the day.

"You now see, young gentlemen, why I have always discouraged anything which savors of the gambling spirit," he said. "What happened to-day

will keep on happening wherever chances are taken for a prize or stake so long as the world endures. Where one plays fair there are always others who cannot, and who will resort to trickery in order to win. It was only because I did not wish to offend so prominent a person as Senator Mackworth that I allowed this contest to come off. I shall not permit its renewal, nor shall I allow you, Black, to accept the runabout under the circumstances, even if Mr. Styles should decide to award it to you. But this I have decided upon: I shall at once order a similar runabout at Bangor, and have it sent down here for the general use of the school."

This brought cheers from all hands, and ended what had certainly proved a most unsatisfactory day.

CHAPTER XI.

THE MIDNIGHT ENCOUNTER.

"Tom, are you asleep?"

"Not yet, Ran. I don't seem able to get to sleep."

"No more do I. That affair has me all stirred up."

"It is the same with me. I keep thinking and thinking, and sleep just won't come."

The chums had been in bed for two hours, and it was now midnight; each knew that the other was awake, but neither liked to speak until now.

They lay in silence for a few minutes, and then Ran went at it again.

"Say, Tom."

"Hello!"

"Do you know I've got a bone to pick with you."

"Why, how is that, Ran? What in the world have I done?"

"It isn't what you have done, but what you haven't done. You've been keeping something from me."

"What?"

"What happened to you down there under the rocks at North Head that night. You can't fool me."

"Oh, I—"

"It's no use, Tom. I know you pretty well, and I saw your face when you came up. You were as white as a sheet. You ran up against a scare of some sort. If it had been me you would have known all about it long ago, but I don't ask you to tell."

Now, perhaps without knowing it Ran Jones had taken the one way most certain to gain his end.

This was the first thing Tom had ever thought of concealing from his chum, and being a boy without a particle of deceit or secrecy in his make-up, it is not strange that he let it all out now.

"So that's the way it was," said Ran. "Do you imagine that those fellows really were after Mr. Judd?"

"That is what Mr. Gates thought. I'm sure I don't know."

"And that man you saw lurking under the cliffs this afternoon—could he have been one of them?"

"That's just what I've been wondering, and I suppose I shall keep on wondering all night, for there doesn't seem to be the least chance of me getting asleep."

"What are you thinking about? Hattie Judd?"

"Oh, pshaw, Ran!"

"No, no, but honestly. Say, she's a splendid girl, Tom. You ought to have seen your face the other day, when you got out of the automobile."

"Oh, let up, will you, old man? I can't help my face. It will get red."

"And hers, too," persisted Ran. "The way she looked at you! Oh, she's stuck on you, all right, Tommy. But don't you care. You might go further and fare worse."

"Will you quit, Ran Jones? I sha'n't sleep a wink all night."

"Same here, but to-morrow is Sunday, so what's the odds? Great Scott! I wish I was outside. I feel as if I could walk ten miles."

"Let's sneak out and have a walk in the moonlight. What do you say?"

"I'll go you! It will act as a cure for nervousness, and do us both good."

They got up and dressed.

As it happened, their room was located just exactly right for such an escapade, and, truth told, this was not the first time it had been undertaken.

Beneath their window was the roof of an extension in which the kitchen was located, and to get down to the ground from the roof was an easy matter.

Putting their plan into execution, the boys soon found themselves on the road.

"Which way shall we go?" questioned Ran.

"Oh, I don't know," was the reply. "Any old way. I wish we had our bikes. I wouldn't mind riding to Cherryfield and back."

"Too far; besides, we can't get the bikes without doing the breaking and entering act. Let's go down to the old fort."

"All right; come ahead."

So they started for Fort Campbell on the North Head.

It was a beautiful night, and the hunters' moon made everything as bright as day.

The boys walked on down the head talking as only boys can talk, never realizing that the time would soon come when such freedom of speech would be theirs no longer, and they would find themselves sighing for the days of their youth.

They had almost reached the fort and were in plain sight of the old earthworks when Ran suddenly caught Tom's arm.

"Look!" he cried.

Two dark figures had suddenly emerged from behind the earthworks, and were moving toward them.

"By Jove, can it be those fellows again?" breathed Tom.

(To be continued.)

CURRENT NEWS

YOUNG PATRIOT REWARDED.

Antheon Anderson, of Celina, Tex., a fifth grade pupil who brought corn bread to school for lunch on wheatless days, has received a dollar's worth of Thrift Stamps from the County Food Administrator as a reward for his patriotism. His fellow pupils laughed when they saw him eating corn bread. The youth indignantly declared: "Every patriot will let wheat bread alone on wheatless days."

BEAR HOLDS A CAR.

Breaking from his crate in an express car, a big black bear being shipped from Shreveport to an Alabama point had complete possession of the car all the way from Shreveport to Meridian—a 100-mile ride one Sunday.

When the bear broke loose the messenger scurried from the car and bolted the door. It was not until Meridian was reached that an improvised bear trap permitted the capture of the animal. On the journey the bear had a pleasant time, eating a crate of chickens and three five-gallon buckets of ice-cream.

OLD MINE REOPENED.

By the construction on a six-mile electric transmission line from Birdsboro to the old iron and copper mines at Elverson, on the Wilmington and Northern Railroad, workings idle for nearly forty years will be made to yield their metallic treasures again.

The E. & G. Brooke Iron Company of Birdsboro, Pa., will operate the mines, using electrical machinery throughout. The high tension line will carry the current to the mines for the machinery. These mines will contain thousands of tons of iron ore with a rich percentage of copper.

AT 24 MILES HIGH THE SKY IS BLACK.

The projectile of the gun with which the Germans have been shelling Paris from a distance of seventy-five miles must rise in its trajectory to a height of twenty-four miles above the earth. The Scientific American says it is probable that at that height there is so little air that the sky loses its blue appearance, because there is hardly enough of it to produce the refraction of light which gives it its luminosity.

"If we could accompany this shell on its course," continues the Scientific American, "we should probably find the sky growing darker and darker, until it becomes nearly black. In the black sky the sun would show as a ball of fire, while the stars which were not obliterated by the sun's light would also be visible. Below us we should have the reflection of sunlight from the earth and from the denser strata of the atmosphere."

COUNTERFEIT GOLD COINS WORTH MORE THAN THEIR FACE VALUE.

A shipper of platinum from Venezuela recently sent to this country several counterfeit coins which were unusual in that, although counterfeit, they were worth about five times their face or bullion value. They were included in a shipment of crude grain platinum and the consignee, believing that they were gold, as they seemed, carefully removed them from the lot of platinum and sold them to a gold refiner as gold bullion.

Later advices from South America informed him that the coins were platinum, plated with gold, and requested that he have them assayed to determine their real value. The agent hastened to the refiner who admitted that he had had a hard time melting the metal and had himself discovered that it was platinum. Some settlement was made satisfactory to both the refiner and the agent, but the coins were destroyed and no analysis was ever made to determine the exact value of the metal.

In another shipment of grain platinum, received at a later date, the same shipper included a single counterfeit piece. The agent took this to a laboratory for analysis, but intrinsically the single piece was hardly worth the cost of the analysis from the purely commercial viewpoint; besides, the coin being an excellent piece of work in a fine state of preservation, it seemed a pity to destroy it. The gold plating is somewhat worn, disclosing the white metal beneath in spots. It is a counterfeit of an old Spanish piece bearing the date 1789 and the head of Charles IV. It weighs 6.435 grams and has a specific gravity of 18.9. This of course shows that if it is not gold, it must be platinum or at least an alloy consisting principally of platinum. The color of the metal after removing the gold plating, and its hardness, are sufficient additional proof of its character.

It seems that these old Spanish pieces pass current in Venezuela, at least for their bullion gold value. Some unprincipled person in the long ago must have discovered that the native platinum found to some extent in Venezuela and more plentifully in the neighboring Republic of Colombia, would if melted make a fair substitute for gold in coins, provided the color were properly disguised by a thin gold plating. Whether these counterfeits were made at or near the date they bear or at some much later period is unknown. They are probably a comparatively recent product—but they must have been made some time before our South American friends were able to market platinum at a price above that of gold, and that is long ago. Whenever they were made, we now have the curious condition of a counterfeit gold coin intrinsically worth several times its face value.

ITEMS OF GENERAL INTEREST

\$115,000 IN GOLD COIN FOUND.

An iron pot containing \$115,000 in gold coins has been unearthed in an abandoned well on the Isaac Shaffer farm in Lawrence County, near Hillsboro, Pa., it became known the other day.

Employees of a limestone company were blasting, and coming to the well let off a charge which sent a shower of gold coins skyward. The story of the burying of the treasure thirty years ago came to light with its discovery.

In 1888 Isaac Shaffer, a rich cattle buyer, died. Stricken by apoplexy, he managed to mumble "Gold," motioned toward his farm and fell dead. During the last thirty years his heirs have explored the farm many times hoping to find the treasure. The gold has been deposited in a New Castle, Pa., bank. Heirs of Shaffer have claimed the treasure.

SHOT FREES TRAPPED ELK.

In Logan Canyon, Utah, recently Ted Seeholzer, Deputy Game Warden, came upon a peculiar situation and met it in an unusual way.

The deputy found a big male elk apparently entrapped by one horn. The horn was entangled with a web of chicken wire three feet wide and about twenty feet long. The animal was struggling to get the wire from its horn.

Seeholzer, realizing that elk are protected throughout the year and that a miss shot might bring him into position that would be hard to explain to R. H. Siddoway, Commissioner, took careful aim, and when there was a lull in the struggle shot the outer extremity of the horn off. The elk raced away to freedom from the wire. The deputy provided himself with a photo of the animal with the chicken wire attached so that he might have proof of his tale.

BLUEBEARD'S CASTLE.

Everyone has read the thrilling story of Bluebeard, the mysterious room in his castle and its unfortunate wives. Just how the story originated no one seems to know, says the American Boy, but there was a Bluebeard in real life. It is not believed that he had a lot of wives and killed them, but it is known that this man Bluebeard was a very wicked pirate who killed sailors and sank and robbed ships.

Many years ago he made his headquarters on St. Thomas Island, one of the three Danish West Indies that our Government bought a while ago.

In the days when pirates sailed the seas a great many of them lived on the islands in that vicinity —among them Morgan, Kidd and Blackbeard, a brother of Bluebeard. It is part of the history of

this island that Bluebeard, the pirate, made his home in a strong stone tower there, high on a hill overlooking the sea, where he could sight ships and either go out after them or send out his men. Many years afterward a Danish planter bought the property and built a good house next to the tower. Some years ago Mrs. J. B. Uies, of Brooklyn, N. Y., bought Bluebeard's castle, as it was called, for a winter home. You may be sure there are no mysterious rooms or dungeons in or under the old tower, but it makes a good landmark and observatory.

A SUBMARINE BIRD.

What it happened to be doing in this part of the world we do not know, but a man who is pretty well acquainted with birds says he saw a water ouzel in an Ohio stream the other day. We do not believe it, but the water ouzel is an interesting enough bird to write about. The water ouzel, says the Columbia Dispatch, is numerous in the Rocky Mountain region, but does not make its way to this part of the country. It is a short tailed, heavily built fellow, about the size of the thrush, but more stockily constructed and dark colored, and has short wings, and lives exclusively along the mountain streams. Out there it is called a dipper, but is not like the Eastern dipper. It is not webfooted and would not come under the name of an aquatic bird. But it is one of the best divers in the world. In fact, that is the interesting thing about it.

The food of the water ouzel is found in the streams—snails and periwinkles and tiny shellfish that live in the water and upon rocks and logs that lie in the water. So the ouzel must hunt for its food under the water, and it does so successfully.

It can remain under the water for three or four minutes, and when seen in a clear stream it seems to be running around on the bottom, picking and scratching, just as a bird might be expected to do on dry ground. If there are sunken logs in the stream it goes in and out among them, picking off the things that live on the logs, and paying no attention whatever to the current. There is no more interesting sight than to see the water ouzel feeding beneath the surface of the streams.

The bird builds a mossy nest in the jagged rocks, near the stream, and if there is a waterfall it may build beneath it, if there is an open space between the falling water and the ledge. Or it may build a nest in a crevasse where the water is flowing all around it. In fact, the nearer it can get its nest to the flowing water without having the stream pass through the nest the better it likes the location. But there are no water ouzels in the Mississippi Valley that I have ever seen.

FROM ALL POINTS

WOODEN SOLES FOR ARMY SHOES.

Experiments with wooden soles as a substitute for leather in army shoes have been ordered by the government, it was learned recently. An order for 1,000 soles to be made with both maple and poplar wood has been placed with a firm in this city.

The manufacturers assert that a saving of nearly \$2 a pair can be made if the sole is found to answer requirements.

POPULATION OF THE EARTH.

In 1787 the population of the earth, according to Busching, was about 1,000 millions; in 1800, according to Fabri and Stein, only 900 millions; in 1833, according to Stein and Horschelman, 872 millions. In 1858 Dietrichi estimated it at 1,266 millions and Kolb, in 1865, at 1,220 millions. According to the largest calculations the earth is inhabited by 1,400 million human beings.

BARREL OF PORK.

A barrel of fresh pork, Government inspected, was unearthed on the farm of former County Commissioner Henry Bergman in Rice Township, O., by Mr. Bergman, as he was ploughing in the field. The pork was found to be in good condition.

It is believed the barrel containing the pork has been buried in the ground since the flood of March, 1913. It was discovered in a low spot, along the Sandusky River, and covered with several feet of dirt. The barrel contained 500 pounds.

FARM BOY A GIRL.

Last summer a Garden City, Kan., farmer met Linn Overbrook, a strong-looking eighteen-year-old lad, who wanted a job threshing. After that was over Linn had become so well liked by the farmer and his wife that they offered him an all-winter job at \$1 a week. He accepted.

All went well until a few days ago, when Sheriff Oll Brown came to the farm and told Linn: "I know all about you." Linn confessed. "She" had run away from home. Mabel was taken to town and held until some one came for her. Then she was taken back to her Nebraska home.

JAPANESE AIR-PLANTS.

If you have been keeping a Japanese air-plant at your house under the impression that it is a plant, hold tight to your armchair, for here is a shock:

The Japanese air-plant is not a plant at all; it is an animal. It eats, breathes and has its optimistic and pessimistic moods, just like any other creature.

Take the little fellow down off his hook some day,

suggests Every Week, and put him under the microscope. You will then see that he has mouth, throat, stomach and all that sort of thing. The Japanese air-plant is one of many animals that live standing still and looking like real plants. They are called hydroid polyps.

Air-plants are captured in salt water, dyed green and soaked in glycerine. If it weren't for the glycerine they couldn't live on air and away from salt water. The reason they droop and mope in dry weather and spruce up bright and green when rains is because they live on the moisture in the atmosphere.

Now you know. And if you have been letting the poor creature worry along with nothing but the general title of "air-plant," you might give it a name.

DUTCH SHIPS UNDER GOVERNMENT CONTROL.

The Holland-American Line piers at Fifth street and the Hudson River, Hoboken, N. J., have been taken over by the Government for the duration of the war, through an arrangement between the War Department and Capt. Victor Larsen, president of the steamship company, says Shipping. Negotiations are under way for the taking over of the piers of the Scandinavian-American and Ellerman-Wilson lines, which, when completed, will make Hoboken one of the biggest European shipping points on the Atlantic seaboard, second only to Bush Terminal in Brooklyn. When the piers of the Scandinavian-American and Ellerman-Wilson lines are repossessed, the water front of Hoboken will be entirely under the control of the War Department.

NEGRO BOY SAVED BY HIS DREAM.

Had Benjamin Scott, foreman of the city stone quarries at Bristol, Tenn., heeded the dream of Johnnie Briggs, a fourteen-year-old boy of dwarf proportions, he would have escaped death in a dynamite explosion.

The negro youth, who assists in work about the pumping station and blacksmith shop, said to Scott only a few minutes before the explosion:

"Mistah Scott, I'se done tolle you to put de dynamite on dat dynamite. I dreamed las' night dat dis dynamite am already 'sploded. I'se not goin' to stay here any more unless you covers dat box."

Then young Briggs "lit out," leaving Scott preparing to use the forge and anvil, with the dynamite still uncovered. A few minutes later the dynamite exploded, probably due to a flying spark.

Scott's legs were blown off, a negro laborer was seriously injured, and a third man was hurled through the doorway.

INTERESTING TOPICS

ONE DRESS FOR GIRL GRADS.

War-time economy has hit the girl graduate. The Washington Board of Education adopted a resolution calling on the girl graduate to make one dress for both graduation and class day exercises, and to have the dress made of inexpensive material.

Teachers and parents were called on to foster this sentiment. The amount to be thus saved should be invested in Liberty Bonds, the board suggests.

WALKED ON ICE TO ENLIST.

Curtis S. Shaffer, of Northwest Angle, about the most remote section of Northern Minnesota, walked across the ice on the Lake of the Woods, forty-two miles, to Warroad and came on to Spooner by train to appear before the local board for examination.

Both his eyes were closed and his face was badly swollen, from exposure to the sun, snow and wind, but as soon as examined he took a train for Warroad and started back across the ice fields for his home to await his call.

FINDS AN \$8 BILL.

W. H. Hinkie, a Knox County farmer, living three miles north of Petersburg, Ind., when examining some old papers that had come into the family forty years ago, found an old \$8 bill, made in Philadelphia, September 26, 1778. The following inscription was on the bill:

"This bill entitles the Bearer to Eight Spanish Milled Dollars or the value thereof in gold or silver, according to a resolution passed by the Continental Congress."

The bill was printed by Hall & Sellers, Philadelphia, printers, and was part of an issue of continental money used to pay the soldiers at Valley Forge and to help finance the Revolution. On the back of the bill were three pine tree leaves.

BOY SCOUTS SAVE CHUM, SHOT WITH HIS OWN GUN.

The prompt action of five Boy Scouts at Clifton, N. J., saved the life of a companion, Anthony Masterson, fourteen years of age, of No. 133 James Street, Newark, who is now in St. Joseph's Hospital.

The Masterson boy and chums had been camping at Great North Woods, near Clifton, and were to have returned to Newark in the afternoon. On a hike through the woods, young Masterson, who was carrying his small caliber gun, stumbled over a stump and the gun was discharged, the bullet striking him in the stomach.

His companions wrapped a blanket about him and carried him half a mile to the Great Notch Inn, and a call was sent for the St. Joseph's ambulance. At

the hospital the bullet was removed and the surgeons say the boy will live, thanks to the prompt work of his chums in getting aid for him. The boys were Harold Murphy, Joseph Gordon, Robert Malconi, Charles Steinen and William Caputio, all of Newark.

FOUNDER OF THE SECRET SERVICE.

The first man to organize a municipal police system along modern lines was the Marquis d'Argenson, who died in Paris 197 years ago. D'Argenson was a native of Venice, and first achieved fame in that republic, where he was a state secret agent. In 1697 he went to France and became the head of the police department in Paris. Coming of a high family, he was considered to have degraded himself by accepting this post, but he soon raised the office to his own level. The gendarmes of Paris were made into a highly efficient force, and d'Argenson also formed a body of secret agents, such as would now be called detectives. Later he laid the foundation for the French secret service, and sent spies to all countries with which France might become involved in war. The system of international espionage he inaugurated was perfected by Karl Stieber, who organized the Prussian secret service and sent thousands of his men into Austria and France prior to Prussia's wars against those countries.

WHEN HUDSON BAY TRADERS RULED THE WILDS OF CANADA.

In the story of the conquering of the wilderness which once was North America, no more interesting type of men appear than the factors of the Hudson Bay Company, who, from their lonely trading posts, ruled almost like princes over the surrounding country. A charter was granted the great corporation in 1670 by Charles II., giving it absolute proprietorship and a trade monopoly in the vast tract draining into Hudson Bay. For this it agreed to pay annually to the sovereign "two elks and two black beavers, whosoever and as often as we, our heirs and successors, shall happen to enter into said countries, territories and regions."

The company quickly rose to greatness after the end of French rule in Canada, when its hardy explorers, in search of furs, penetrated far up the Saskatchewan and to the Rocky Mountains. In 1869, after having exercised a full monopoly for 200 years, the Hudson Bay Company ceded to the British Government its territorial rights, receiving in return \$1,500,000 from Canada, 50,000 acres about its trading posts and title to one-twentieth of all lands in the "fertile belt" between the Red River and the Rocky Mountains.

FAME AND FORTUNE WEEKLY

NEW YORK, JUNE 7, 1918.

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GOOD CURRENT NEWS ARTICLES

The woman's committee of the Winnebago County Council of Defense, of Oshkosh, Wis., is going into the junk business for the benefit of Uncle Sam. It is now making plans to enlist all children of the city in a concerted movement to collect rubber, tin, paper, rags and anything else that the junkman will buy. A central receiving depot will be opened, and the women mean to see that the children get good prices for their wares and that they invest the money they receive in War Savings Stamps.

Hard times in Germany occasionally bring unexpected good luck, as the inhabitants of Zwischau in Saxony recently found. Hagenbeck, the well-known animal trainer of Hamburg, recently went there to show his menagerie, but he did not "strike the hay" because there was a dearth of that article. In short, there was nothing to feed the camels, and for that reason four of them were sold at auction. A thrifty "horse butcher" secured the prizes and sold the meat across his counters. "The camel meat," says the report, "found ready sale. It is said to taste like beef, but is much more juicy."

The first railway locomotive in America was the "Stourbridge Lion," imported from England in 1829 for use on the Carbondale and Honesdale Railroad of the Delaware and Hudson Canal Company, and was driven on its first trip by Horatio Allen, a celebrated engineer who was born in Schenectady, N. Y. Allen was employed as chief engineer by the canal company, and his trial trip with the "Stourbridge Lion" marked the first and only time he ever played the role of a locomotive engineer. The English-built engine was found too heavy for the track it was to be used upon, and was soon abandoned. Horatio Allen later became President of the Erie Railway and was the inventor of the swivel car truck and other improvements in railway appliance.

The Motion Picture Exhibition of British Industries is organizing a tour of the important cities

of western Europe, North and South America, and the British dominions. Films will be shown illustrating the manufacture and use of British-made goods. The exhibitions will be given under the auspices of British chambers of commerce in allied countries and the self-governing dominions. In one of the principal cities of the world films are to be exhibited illustrating leading British industries and manufactures, and to these exhibitions representatives of the principal firms in the cities visited will be invited. A British manufacturer may have film of his industry prepared by the company, and the same will be exhibited in such places included in the tour as he may select.

GRINS AND CHUCKLES

She—I heard you singing in your room this morning. He—Oh, I sing a little to kill time. She—You have a good weapon.

Milly—And how does your brother take marriage? Tilly—He takes it according to directions. His mother-in-law lives with him.

The Late Comer (anxiously)—How far have we got with the programme? Major Stymie (an ardent golfer)—Seven up and two to play.

Friend—You took your son into your establishment some months ago to teach him the business, understand. How did it turn out? Business Man (wearily)—Great success. He's teaching me now

A woman in Wisconsin who felt sorry for the children of some Russian immigrants recently arrived brought six Teddy bears and distributed the toys among them. The first thing she knew all the bears had been put on to boil for dinner, and parents and children were wondering why they were so tough.

Wife—I saw Mr. Chacer this afternoon, and he looks very bad. What's the matter with him—do you know? Hubby—Compound fracture. Wife—What sort of compound fracture? Hubby—He broke, and Miss Doughbag, discovering that fact, broke her engagement.

"A distressing error found its way into the paper this morning. Did you see it?" "Guess not. What was it?" "I wrote that the President's message would have very little effect on the stock market." "Well?" "It was printed 'stork market.'" "Let go. The public will think you meant it."

The Lady—I haven't much in the house to give you, my poor man, but would you like a piece of mince pie? The Hobo—No, lady; but have you got an old black coat? The Lady—Why do you want a black coat? The Hobo—De feller yer gave a piece of pie to de odder day was a pal o' mine.

ON SUCCESS STREET

OR

TWO AND TWO MAKE TWENTY-TWO

By ED KING

(A SERIAL STORY)

CHAPTER XIX (Continued).

"That's mighty good of you," murmured the boy, gratefully.

"No, it isn't," she protested. "It's simply shrewdness. I'd trust you, Jack, personally, a long way. And I've the greatest faith in your judgment, too."

Of course, it's mighty pleasant to be told all this by the handsomest girl one has ever met.

"If it wasn't for that dear, sweet Bess Holman, I'd be falling in love now," Jack told himself.

But he felt so thoroughly staunch to Bess that no new face had any power to win him away.

Yet Jack did forget Bess to the extent that his new friends kept him so fascinated that for five days he was unable to get over to call on the Holmans.

And one of those nights was the night for his regular weekly dinner at the Holman house.

"I'll have to drop Bess a note," Jack decided, full of penitence. "And it sha'n't happen again, either."

"Jack, I hope you will let me be a sort of silent partner, as soon as I become of age, which will be in less than two years," Phyllis told him the next time he called upon her. "I'd dearly love to know that I was in some of your big schemes with you. When I become of age I shall have the handling of my fortune, instead of getting a monthly allowance through the trust company, as I have to do now."

The next time that Jack called Frank Atherton was away for a few days.

"Oh, I'm so glad you've come, Jack," was Phyllis Atherton's cordial greeting. "I was feeling so lonely this morning, but when you're here it's so different!"

This was also very pleasant to hear, from such pretty lips as Miss Atherton's.

"And now that you're here," went on the girl, "perhaps we can talk business, too."

She opened a portfolio, holding up a slip of pink paper.

"I have a certified check for twenty-eight thousand dollars that came this morning," she went on. "Can't you use it to put with some of your money, for some new money-making plan?"

"I haven't a scheme of any kind on hand just now," Jack replied. "I haven't seen anything that looked big and promising lately."

"Oh, I'm so sorry!" faltered the girl. "Then I shall have to endorse the check and send it on to Frank, who writes me that he can invest it well. But I'd much rather you had invested it."

The next afternoon Jack called again on Phyllis — she was such sweet, jolly company.

He found her pacing the room, looking much annoyed and evidently worried.

"What is wrong?" Jack asked, with quick sympathy.

"Oh, it's very annoying," she replied, looking away from him.

Jack longed to catch her hand and ask her to confide in him.

But loyalty to Bess kept him from being too demonstrative.

"Is it anything in which I could help you?" he asked.

"Oh, I wouldn't think of asking you," she replied quickly, and flushed.

"Why not?" he cried, somewhat reproachfully.

"Well, it's a woman's foolish affair of business, and I'm not going to bore you with it."

"But it wouldn't bore me. You must know that," the boy protested, eagerly.

He was thinking to himself how pretty Phyllis Atherton was with that heightened color in her face.

"It's a matter of money," she sighed.

"But you have plenty of that," he smiled. "You showed me that big check yesterday."

"I sent it to Frank, as I told you I would."

"But your own private allowance, through the trust company——"

"That's all spent, and nothing more coming for twelve days."

"If you could let me help you out," he suggested quickly.

"Not for the amount that I need," she cried, quickly. "It's so annoying that I can't reach Frank in time."

"Just give me a chance to do something to please you, won't you?" asked the boy, eagerly.

"But this is too big an affair," she protested.

"How big?" he smiled.

"Why, you foolish boy, I need a check for ten thousand at once."

"Fortunately, all my money is still in bank,

subject to check," smiled Jack, and drew out his check-book.

"You're not going to let me have that amount? Me, a stranger?" she cried, coming forward. "Don't do it, Jack! You'd almost shake my faith in you if you were to let a stranger have that much."

"But you're not a stranger," doggedly protested Jack, as he began writing in his check-book.

Then, tearing out the check, he smiled as he passed it to her.

"That's a very little thing to do for a friend, Miss Atherton," he observed.

But Phyllis, after first looking mortified, suddenly became radiant.

"Oh, you dear boy! Then you really are a friend of mine!"

Then she darted up to him, her hands outstretched, as if she meant to throw her arms about his neck.

"Oh, I mustn't," she cried, recoiling. "That would be foolishly impulsive. Besides, there may be—somebody else!"

She looked at him, and a cloud came into Jack's eyes.

He thought of Bess Holman just in time.

That night Frank Atherton unexpectedly returned to his sister, who showed Jack's check for ten thousand dollars to him.

"That's not a bad start, girl," mumbled the man. "Young Thurston will be good picking if you can keep it up. But he'll have to be hurried. He isn't fool enough to be tricked for very long. Get all you can, and get it fast!"

CHAPTER XX.

TURNED DOWN.

"This isn't right to Bess," thought Jack, uneasily, that evening. "The Athertons are mighty pleasant people, but I mustn't spend all my time with them. Bess was the first friend, and the best. And I didn't go up there to dinner this week. I'll go up now and try to make my peace."

As handsome and brilliant, and as sympathetic as Phyllis Atherton was, Jack felt that Bess had nobler and stabler qualities that made her a prize beyond compare, either as a friend or sweetheart.

As yet, the youth had tried for no understanding with Bess.

But, now that he had a substantial fortune behind him, he felt that he was not too young to seek an engagement with Bess.

So after supper he dressed with unusual care, then set out on foot for the big Holman residence.

As he walked up the driveway, he heard Bess's voice, accompanied by the piano.

She was singing a lively song.

"I guess I'm going to find her good-natured, then, despite all my neglect," muttered the boy.

With a heart beating fast, for he was trying to

get his courage up to the point of proposing night, Jack rang the bell.

When the servant answered, he asked for Miss Bess instead of for the judge.

"Miss Bessie is not at home," answered the servant, briefly, without inviting the caller in.

What was that? Jack Thurston was staggered.

"Why, I—I thought I heard her singing as I came along," he stammered.

"Miss Bessie is not at home," repeated the servant.

"Oh!" uttered Jack, getting his nerve and temper together. "Then please say that I did call!"

As the door closed, he darted down the steps and went down along the driveway at a swift, angry stride.

"That's a nice turndown!" he growled. "That's what I call rubbing it in hard. I didn't think Miss Holman could do a thing like that."

Then, as he turned out into the roadway:

"Oh, well, there are other girls!"

Then he thought of Phyllis Atherton.

"She likes me, and I like her," muttered the soft-hearted boy. "It might not be impossible to win Phyllis. She'd be a brilliant wife for a fellow like me!"

Yet it was in temper, not in longing, that Jack thought of Phyllis in that way that night.

He went so far as to keep on over to Cedarhurst, where he asked for Miss Atherton.

She was not at home.

"Oh, well," muttered Jack, "when I'm told that Phyllis isn't home I know it's straight goods. Ha! a two-faced girl."

So, in a more savage humor than ever, Jack turned to his own plain little hotel in the village.

Tom Briscoe was in, and noted in an instant that something had gone wrong with his chum and leader.

However, Tom was wise in his own way, and asked no questions.

Jack sat down to read, but made a bad botch of it.

"Tom," he asked at last, looking up, "how do you like the Athertons, from what you've seen of them?"

"Don't like 'em particularly," said Tom, briefly.

Jack flared up.

"That's a pretty way to talk," he growled.

"What's wrong?" queried Tom, raising his eyebrows. "You asked my opinion, and I gave it. You didn't tell me you wanted a sugar-coated opinion. Well, then, they're mighty fine people. No one could help liking the Athertons."

But Tom's voice was so dry that Jack could not miss the irony.

Feeling that he could hope for but little comfort from his chum, Jack said no more, but went to bed soon after.

It was a wretched night, with little sleep for him.

In the morning, when he got up, he was more wretched than ever.

(To be continued.)

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DRINK HABIT

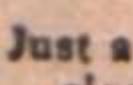
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Here is a  Just a tiny circle This is t 

So here is at  Here's k —

act  Spelled as pronounced cat (kat) 

ng or ing  acting 

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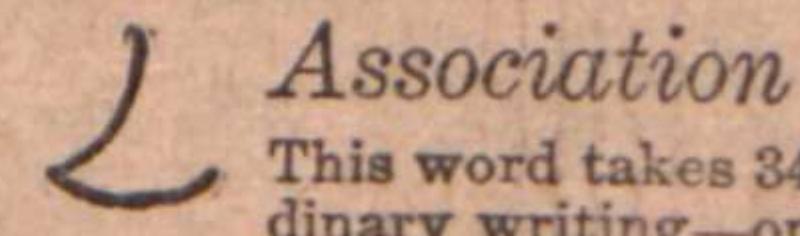


U. S. Naval Radio Operator E. B. Scribner, uses K. I. Shorthand in government service.



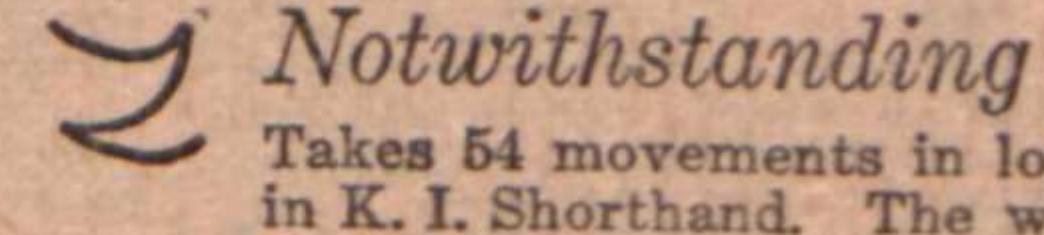
"Speak as fast as you like, Sir; I am taking it down in K. I. Shorthand."

Try These K. I. Shortcuts



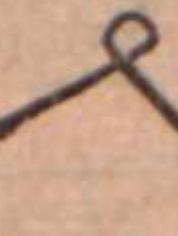
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